

**UTILIZING THE STRUCTURE OF A COMMUNITY DEVELOPMENT
CORPORATION TO LEVERAGE THE RESOURCES OF THE LOCAL CHURCH
FOR GREATER IMPACT IN MINISTRY TO THE COMMUNITY**

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**BY
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This work is dedicated to the five special men who have influenced my life in an impactful way.

To my Mentor, the late Dr. Manuel Scott L. Scott, Sr., who impressed upon me the importance of an African American preacher to achieve a terminal degree.

To my Father-in-the-Ministry, Dr. Purcell L. Barrett, who guided my development into a Preacher and Senior Pastor.

To my Father, Dr. Archie L. Edwards, Sr., who raised me to be a man of God and faith, and instilled in me the values of integrity, leadership, stewardship and responsibility.

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ABSTRACT

The First Mount Zion Missionary Baptist Church of Charlotte, NC had recently called a new Senior Pastor. They desired to effectively minister in the community, but were challenged with a very limited budget. Their proposed solution was to leverage the resources of the church through the structure of a Community Development Corporation.

To accomplish their goal, they designed and implemented a three-phase process: Pre-planning Work, Creating an Entity and Applying for Non-profit Status, and On-going Ministry and Operations Post-status. At the conclusion, they successfully established a nonprofit, 501c3 tax-exempt entity named the Westover Community Development Corporation.

CHAPTER ONE

THE PROBLEM AND ITS SETTING

The Setting of the Stage

First Mount Zion Missionary Baptist Church is 87 years old. The church was founded in 1928 when eight members of Second Calvary Baptist Church sought to start a new church fellowship. First Mount Zion is aligned under the United Missionary Baptist Association (UMBA), formerly known as the Mecklenburg General Baptist Association (MGBA). The name change from MGBA to UMBA took place, in December 2011 with the merger of two local Associations. The Mount Peace Association and the MGBA combined to comprise some 60 churches. The UMBA is aligned under the General Baptist State Convention of North Carolina (GBSC) headquartered in Raleigh, NC. The GBSC is aligned with the National Baptist Convention USA, Inc. which is headquartered in Nashville, Tennessee. However, as with many Baptist churches, First Mount Zion is autonomous in its polity and practice.

First Mount Zion is approximately one mile outside the Central Business District of Uptown Charlotte, North Carolina. First Mount Zion has been at its current location, on Remount Road, since June 1971. Much has changed in the city over the past 44 years, but how has the church adjusted in impacting the community? Over the past four decades there has been a tremendous shift in the demographics. In the 70s, much of the church membership lived in the surrounding neighborhoods. Yet, less than 30% of the congregation lives within three miles of the church. With a membership which boasted 800 in its hay day, now lists just over 400 on its unpurged rolls. There was a two and a half year “gap” between when the former Pastor retired and my installation as Senior Pastor in June 2009.

The matter of church governance is a rather complex subject. On the surface, it appears the church is pastor-led. However, the evidence suggests the church is controlled by the deaconate and heavily influenced by the trustees. The church holds its Bylaws as the central document which guides its polity and practice. Yet, the document itself was poorly written at best. After the departure of my predecessor, the deacons went about the business of re-writing the bylaws in the absence of a pastor. Apparently, some of the leadership believed the pastor had too much authority and there was a move to adjust the balance of power. My predecessor was bi-vocational. When I was interviewed for the position, the question was asked of me, "How much are you looking to be paid?" My response was, "Are you looking for a full-time pastor or a part-time pastor?" The reply was, "We're looking for a full-time pastor." My follow-up response was, "Well then, I would anticipate a full-time salary." There was a reluctance to commit to providing a full-time salary, but an expectation of full-time ministry requirements. A mentor in ministry once told me, "If they won't pay you a fair salary, they won't respect you as a pastor or leader." A couple of the trustees planted seeds of doubt and continued to perpetuate the notion, among the leadership and congregation, they could not "afford" a full-time pastor.

The stage was set upon my arrival. Although the former Pastor formally retired from the church in December 2006, the church had begun to languish many years prior. As a result, the church struggled on two fronts. First, the church was unable to figure out its true identity in the community. For years, First Mount Zion had a minor presence in the community with very little impact. When I met with the Pulpit Search Committee during my candidacy, I asked them a key question. "If I walked into one of the stores in your community and asked one of the customers what they knew about First Mount Zion, what do

you think they would say you were most known for?” The committee responded, “We’re known for our eating and for our singing.” First Mount Zion had been well known for having a number of choirs who regularly held concerts and participated with other churches in their anniversaries and celebrations. Also, they were widely known for having the best and biggest fellowship dinners in the whole County. Everybody looked forward to coming to First Mount to dine at the “buffet” table during the many annual days, anniversaries, and other special events. It would later become clear that singing and eating had become such a part of the church’s DNA that it was headed for an identity crisis.

Second, the church struggled in its fiscal responsibilities as well. Over the years, First Mount Zion had made many financial missteps which placed them in difficult circumstances to recover from. However, the failure of the church to take seriously the biblical principle of tithing was equally as troubling as the missteps. In 1988, a failed vote to oust the Pastor resulted in a large segment of the church population leaving. Many lament the church has yet to recover from this exodus en masse. A dwindling membership, coupled with sub-par stewardship and fiscal irresponsibility, severely limited the availability of financial resources to impact the community.

Herein lay the problem. The church has a biblical mandate to impact the world, beginning with the local community (Matthew 28:18-20). Yet, with a looming identity crisis and limited resources, how can the church carry-out its mission? To bring the issue home, how do I, as the Senior Pastor, help First Mount Zion to regain its focus and establish its identity? How do I help move the church forward with purpose? How can we, as a church, achieve effectiveness in the community with limited resources?

A Historical Overview of First Mount Zion (1928-2009)

I cite the following excerpts from an unpublished historical document complied by the Membership Committee at First Mount Zion to highlight the identity issues and fiscal challenges. In addition, I've had numerous conversations with the eldest member of the church. Mrs. Gertrude Williams, the Church Mother at 97 years old, confirmed the history as it is recorded.

In the year of our Lord, Nineteen Hundred Twenty-eight (1928) eight (8) members of the Second Calvary Baptist Church decided to start a new church family. This new family would be called the First Mount Zion Baptist Church. The founding fathers assembled at a small house on Craven Lane. Quickly, the Church grew into a small congregation with Reverend W.L. Heard as the first pastor.

The first Deacons of the Church were Brothers Fred Culp; Chairman, John King, William Davis, Steele Moss, Silers Gray. The original Trustees were Brothers Earnest Williams, Chairman, Henry Gray Herbert Stewart, Joe Shifty, James Clark, John Stewart, Deacons Fred Culp and John King. Deacon Fred Culp served as treasurer and Sister Queenie James served as secretary. The Sunday School Department was headed by Deacon Culp as superintendent; Deacon John King and William Davis served as teachers.

The auxiliaries of the Church, The Missionary Department and the Usher Board were established during the church's beginning. Sisters Maggie Culp and Mable Ferguson served as presidents of the auxiliaries respectively. Later Sister Mammie Miller and Brother Goines Walker founded the Hymn Choir.¹

From the advent of the new church, it is unclear why the eight members felt the need to start a new church. Having asked this question of several senior members, I've come to accept they simply wanted their own group fellowship. I believe the root of the identity issues lie in the fact there was no (apparent) clear purpose or goal for starting the new church.

¹ Gertrude Williams, "First Mount Zion Baptist Church History 1928-1998" (presented at 70th Anniversary Celebration Service, Charlotte, NC, September 13, 1998), 1.

The Pastor and members worked hard to establish this Church. The first offering was \$2.60. Once established, the church affiliated with Friendship Association, which was later named Mecklenburg General Baptist Association. After Reverend W.L. Heard was called to pastor at another church, First Mount Zion installed Reverend D.L. Riggins of Atlanta, Georgia as the second pastor. The membership steadily increased. In 1938, Reverend D.L. Riggins accepted another pastorate in Petersburg, Virginia.

At times it seemed as if the dreams and struggle were all in vain. The church began to seek a new pastor. Reverend E.A. Stewart was installed as the third pastor. It was under Reverend Stewart's leadership that the church's vision was formally established. He told the congregation, "If you pray, pay, and go with me, by the help of the Lord, we will build a church."

January 1940, a snowstorm destroyed the house at Craven Lane. The church was now faced with the task of finding a temporary place to worship until a new building could be erected. Due to the church's reputation as a shouting church, many of the local churches were unwilling to assist in providing a worship area. Finally, Sister Airey Colter offered the Prayer Meeting Hall on 12th Street for a short time. However, the members needed a larger facility. The Reverend Mrs. Gill offered Mount Zion Holiness Church on Oliver Street as a new place of worship until a new church sanctuary could be built.

After much searching, [an] available property was found at 1301 Burton Street. On this property was a small wooden house. The church voted to purchase this property. Reverend Stewart rallied the membership to work hard at raising the funds for this purchase. Many fund-raisers were held to provide the \$3,000.00 needed to buy the property.

Reverend Stewart, a carpenter, and the men of the church donated many hours of labor towards converting the small house into a 20x20 foot building which would be a temporary worship place for the church family. Still, the desire to build a sanctuary was very strong on the pastor and congregation's heart.

Brother Herbert Stewart donated land to the church that he owned. The land was adjacent to the church property. Brother Stewart made the donation in hopes of making the church's dream a reality. Brother Stewart, a house demolitionist searched for usable materials in condemned properties to use in building the new sanctuary. Deacon Earnest Williams provided some of the financial resources and raw materials, such as coal, for heating the church. Some of the men of the church helped in gathering materials. Reverend E.A. Stewart and Brother Herbert Stewart provided transportation and donated the use of their truck for hauling the materials.

In order to generate funds for the new sanctuary, every family was asked to donate one week's wages. In answer to this plea, Deacons Fred Culp and

Goines Walker, Brothers Oscar Wiggins, Herbert Stewart, and John Powell were a few of the leaders in this effort. Reverend Stewart donated one year of his salary toward the realization of this goal.

For four years, the membership held fund raisers to create the money needed to purchase materials for the new sanctuary. Many hours of labor and much love was put into the construction of the new church's sanctuary. Finally, the Sunday arrived when the church family would enter the new sanctuary. Reverend Stewart's sermon was entitled, "The Lord Will Supply Our Needs. The Lord Has Done Great Things For Us." The joy was short lived, for Reverend Stewart became ill. Just before his death, he called the congregation together. His request was simple; "Stay together as a church; work together as a team."²

Now, I make the point concerning the fiscal milieu and the giving in particular. There is a pattern of giving which has taken root, and it has become the norm. This pattern has become the blueprint for present-day giving. Let's consider the key phrases above: "worked hard," "pay," "raising the funds," "fund-raisers," "donated," "searched for," "generate funds," "one week's wages," and "create the money needed." Even Reverend Stewart's sermon title suggested the focus of stewardship responsibility is on God and not man. The church failed to establish a proper understanding of tithes and offering. This led to the belief that "paying your monies" or "paying your dues" was the accepted method of giving. It would take all of my efforts, and some, to attempt to change the culture and raise the biblical understanding of tithing in the consciousness of the church.

Reverend T.M. Martin became the fourth pastor. He had previously served as assistant to Reverend Stewart. After a brief term, Reverend Martin was replaced by Reverend C.N. Evans. In 1945 Reverend F.G. Lowery, of Rock Hill, SC, was called as the sixth pastor.

The church was in need of several repairs, including a new floor. The church also wanted to build a bell tower. The members pulled together to raise \$700.00 for the renovations. The work was completed by J.B. Moore of Rock Hill, SC.

² Williams, "History," 1-2.

The church needed to build a choir loft, and purchase new pulpit furniture and carpet. The church continued to work together to provide funds as necessary. Also during this time, the Gospel Choir was organized by Deacon Sam Pittman. Later, Reverend F.G. Lowery and Sister Vera Eaves organized the Musical Choir.

The church would remain at 1301 Burton Street for more than 30 years before it would become a victim of urban renewal. Again a church committee was sent out to seek a new location. In 1970, the church committee discovered the Advent Christian Church building at 1515 Remount Road and a parsonage on Cowles Road [was] available. In early 1971, the property was purchased.

In June 1971, the First Mount Zion Baptist Church held its first service at its new location. It was a joyous occasion. The church realized it needed a larger facility in early 1973. There were community needs, which needed to be addressed. The church approved a Building Committee to review plans and specifications that were drawn up by Keith Montague in October. The specifications included a multi-purpose building which would house a day-care and kitchen. In addition, the sanctuary would be expanded to 400 seats. During this time, the property at 2710 Cowles Road was purchased.³

Whenever the church found itself in financial needs or straits, it turned to its' blueprint of raising funds. As a result, a handful of the leadership and a few of members became the finance engine. Those who could "pay" became the revered ones in the congregation who held the power and made the decisions. Over time, this power led to many abuses. In addition, the church continued to struggle with its identity as the number of choirs grew. The church enjoyed a long and storied history as a singing church which held many programs and concerts. The focus on community needs would soon fade and turn inward as the congregation (and leadership) placed more of an emphasis on fellowship.

Under the pastorate of Reverend Lowery, the congregation grew rapidly. After 32 years of dedicated service, Reverend Lowery retired in 1977. The congregation had to seek a new pastor. In June 1977, Reverend C.V. Owens, pastor of the Suck Creek Baptist Church for 22 years, was called by the church as the seventh pastor. He began his pastorate at First Mount Zion in October 1977. Upon his arrival, Reverend C.V. Owens clearly stated his

³ Williams, "History," 2-3.

vision: “To add 100 souls to Christ during the first year.” This vision was realized before the year was over.

The church began discussions about the prospect of building a new sanctuary and an educational building. An 8:00 a.m. worship service was started to take care of the 11:00 a.m. service overflow. In 1977 Reverend Owens contacted Clinton E. Gravely and Associates as architect.

Ground breaking for the new education building was held on the first Sunday in August 1981. The church was proud of its accomplishments—a dream was finally becoming a reality. The Building was completed in June 1982. It was a joyous time as we began to use the new education building.

[During the period of] 1987-1988, some of the members became concerned and dissatisfied with the church’s progress; which [led] to the reviewing of the pastor’s effectiveness. The congregation voted which resulted in Reverend Owens being retained as pastor. Due to the results of this vote, a portion of the congregation decided to leave.

In 1989, Reverend Owens rallied the congregation toward the building of a new sanctuary. The Trustees had explained during the church meeting that the building inspector stated that either extensive work must be done to the existing sanctuary or the premises would have to be vacated.

On December 12, 1989, the building inspector of the City of Charlotte declared the sanctuary unsafe. On the last Sunday in December 1989, the building was vacated. Future worship services would be held in the multi-purpose area of the Education Building beginning with the first Sunday in January 1990. In February 1990, the old sanctuary was demolished. In April 1990, the church named the Education Building, “The F.G. Lowery Building.”

January 1992, the Trustees recommended the Mylar Church Building Systems as the new architect and builder. On April 26, 1992, a formal presentation was made to the church body by Mylar Building Systems. The church body became excited about the building process. In 1992, First Mount Zion honored the church’s oldest member, Deacon Hampton with a celebration party for his 100th birthday.

In 1993, the format of the offering was altered, and the church members pledged money for a new sanctuary. The Church finalized an agreement with Mechanics and Farmers Bank by signing a letter of commitment. Also, the size of the new church was changed to conform [to] City of Charlotte building codes.

During 1994, the church sold the bus and van to generate funds. The site work for the sanctuary began in June with the dirt removal project. On August 18,

1994, the original loan of \$81,182.59 for the Education Building was paid off. Also, an additional loan in the amount of \$480,000.00 was financed for the building of the sanctuary. On September 10, 1994, the oldest member [at 102], Deacon Fred Hampton passed.⁴

It is clear, throughout the history of the church, fiscal challenges dogged the steps of First Mount Zion. Time and time again the church relied upon its own ingenuity, to pull itself from financial pitfalls, rather than heeding the call to tithe. This fact would reach a crescendo in my administration. There were less than 20 family units who were consistently and fully committed to the principle of tithing. This fact alone placed a tremendous burden on the ability to “have church” much less to do missions and ministry outside the church walls.

The Obama Effect

The 2008 Barack Obama Presidential Election campaign served as the backdrop to my own candidacy and selection as the Pastor of First Mount Zion. During Obama’s run for the Whitehouse, I was candidating (i.e. campaigning) at a few churches during the 2007-2009 timeframe. More specifically, there were at least three such churches that had narrowed their pastoral search field down to me as one of three finalists in 2008. I was not aware of where First Mount Zion was in their process at the time. However, by the time I was selected as Pastor, I had preached at First Mount Zion on seven occasions.

During my visits to First Mount Zion in 2008, I developed a connection or following among the people in the congregation. There was a group of parishioners who declared to me that I was their “nominee” for Pastor. They coined a phrase, “You are our Obama.” At the time, this meant little to me. As a candidate, there are always numerous, well-meaning and intentioned persons who express their excitement of the preacher’s sermons, bible studies,

⁴ Williams, “History,” 3-4.

workshops, and so on. There were no shortages of accolades and compliments on appearance, posture, and dress. Yet, I was unmoved by their comments. However, I was unaware of a strong, yet soft-spoken lady, the oldest member, who was praying for me to become her Pastor. Later, Sister Gertrude Williams (at 92 years young) would recount to me how she was convinced I was to be God's choice to be the Pastor at First Mount Zion.

As previously stated, I preached seven times at First Mount Zion during my candidacy. The sixth time was on November 9, 2008 just five days post-Obama victory. The seventh time was on January 18, 2009; two days prior to the Obama Inauguration. On March 20, 2009, the congregation of Fist Mount Zion met and voted me in to be their Pastor. On March 29, 2009, I gave my first sermon as Pastor. My message was entitled, "Who Moved My Blessing," taken from John 10:1-10; 11-18. On June 28, 2009, I was officially installed as Senior Pastor. As it turns out, those who campaigned for me not only witnessed Barrack Obama "installed" as the first Black President of these United States, but were also present to witness my Installation.

The Perfect Storm

Shortly after being called to the church, I met with the minister of music. Over a period of time, he expressed to me the dynamics of the music ministry and how his hands were tied in an attempt to bring some needed changes. I asked if he could be patient until I had an opportunity to examine the situation and be installed as Pastor. I assured him I would make the music ministry a top priority.

I began preaching on the last Sunday of the month, March 29, 2009. I was installed as Senior Pastor on the last Sunday of the month, June 28, 2009. The next day, I received a Letter of Resignation from the minister of music in my church office mail-slot. Needless to

say, I was stunned. Had I not expressed my concern and intent to address the music situation shortly after Installation? What happened during the interim that was so egregious that it could not now be mitigated? I reached out to him via phone and asked if we could meet. However, he expressed his frustration with the situation and did not feel led to continue. It was all he could do to remain in place until after my installation. He stated he at least owed me that courtesy. This event marked the onset of the formation of storm clouds over for First Mount Zion.

The effect of the resignation of the Minister of Music caused great unrest among the choir rotations. On any given Sunday, there were three choirs on program. Each choir had its own apparel, style, genre, and presentation. None of them seemed to want to sing together or even support the other, even though they were familiar with one another's music. To the casual observer, the choir situation at First Mount Zion was representative of the overall health of the church. In short, the disunity that was evident among the music group was endemic of the lack of unity within the congregation. Much like God's people of old, "And every man did what was right in his own eyes" (Judges 21:25).

Seemly overnight, I was faced with one of the greatest challenges of my fledgling pastorate. How do I begin to bring leadership and order to a music ministry with little to no direction, with a subtle competition between the groups?

I knew full well the music ministry at any Black Baptist Church is a critical part of the service of worship and the very fabric of church life. It was an even greater blow to the overall ministry impact given the fact that First Mount Zion viewed itself as a prominent "singing" church. C. Eric Lincoln, in his book, *The Black Church in the African American*

Experience, talks about the importance of music and choirs in the Black Church.⁵ He points out how music serves as the single thread that binds the spirit and the worshiper. Through a study on Black Church in the 80s, Lincoln determined the average church had roughly 3 choirs in place. It has been widely known that the larger the church, the greater the number of choirs. According to Lincoln, the number of choirs (also) lends support to the importance of singing and music to the church. It reveals what they consider to be the measure of spirituality and substance in church worship.⁶ To put all this in perspective, First Mount Zion had no less than eight choirs when I arrived.

During this season, I made several decisions that were extremely unpopular in an attempt to keep this ship of Zion afloat. With no leader at the helm to guide the choirs, I foresaw a crisis brewing that threatened to push the church back towards or even into the 2.5 year wilderness experience. After trying to bring in a couple of musicians to stand in the gap, the situation deteriorated quickly. Thus, I made the decision for the church to sing congregational hymns, acapella, for the period of one month. It seemed to be a painful undertaking for many; especially for choir members. After this, I began working with the Music Committee to begin a search for an interim Minister of Music. It was within this context I was faced with leading the church through the storm.

As it turned out, we would go through a number of candidates within the period of a year. Unfortunately, the Music Committee process began to deteriorate into a political affair. Thus, in October 2010, I decided to halt their process and refocus their efforts. By the end of November, the Committee had narrowed the candidates to three. They voted on the top candidate and completed their work.

⁵ Eric C. Lincoln, *The Black Church in the African American Experience*, (Durham, NC: Duke University Press, 1990).

⁶ Lincoln, 378.

In February 2011, Che' Shearin became our Minister of Music (a salaried position as reflected in the budget). By years end, I moved to re-classify the position to reflect how the minister of music works in concert with the senior pastor. As a result, the church voted to approve the new title of Minister of Worship. I have no doubt God sent brother Che' our way at just the right time.

Casting the Vision and Mission

The stage was set and the challenge was before me. How can we move beyond this rut we seem to be stuck in? Are we destined to limp along and just “do” church? Does the church want more out of life? Are they really interested in spiritual growth? What am I missing here? Then, the Holy Spirit brought to my remembrance, “Where there is no vision, the people perish.” (Proverbs 29:18) It became clear to me, if I were to lead God’s people forward it would only be the result of a God-given Vision and Mission.

I began to wrestle with the call and why God had placed me in such a challenging situation. Was He trying to tell me something? Or was He trying to teach me something? I concluded it was the latter. Then, I began to ask God what He wanted me to learn. As I scanned my bookshelf, I came across a book from one of my Dallas Theological Seminary professors. The book, *Developing a Vision for Ministry in the 21st Century*,⁷ is authored by Aubrey Malphurs. I began to read it again as if for the very first time. I could not put it down until I had scoured every page. Then, I prayed for the Lord to give me a Vision for His people.

⁷ Aubrey Malphurs, *Developing a Vision for Ministry in the 21st Century*, (Grand Rapids, MI: Baker Book House, 1992).

Malphurs cites six steps to building a Vision. The first step is to understand the value of a vision. The vision is a critical element in giving the ministry direction. If the ministry is not moving forward, it will wander in the wilderness of wishful thinking; then wither and die a slow death. The second step is to identify the key components of the vision. Those key components are intrinsic in the definition. Malphurs states, “I define an institutional vision as a clear and challenging picture of the future of a ministry and its leadership believes it can and must be.”⁸ The third step is to develop the vision. The fourth step is to communicate the vision. The fifth step is to build a team to support the vision. The sixth step is making the vision a part of congregational life.

I thank my God He did not abandon me on the sea, though the wind was boisterous. I called out to him in prayer and he calmed the storm (again) by speaking. The Lord spoke to me and gave me a Vision for his people. It came to me so profoundly and profusely my pen could scarcely keep up. Over the next several days, I got little to no sleep. However, I lacked neither energy, nor rest. I was elated and ecstatic God had reaffirmed his choice of me as a vessel to lead his people.

In short, our Vision Statement is ***Becoming a CommUnity of Faith, equipped and engaged in building bridges of hope, bringing others to God.*** The Mission of our church flows out of the Vision. Our Mission Statement is ***To proclaim and practice the Word of God in such a way that relationships are established, strongholds are broken, and the abundant life in Christ Jesus is realized.*** The establishment of relationships clause addresses the need for salvation as well as spiritual growth and fellowship among the believers (i.e. God and man). Yet, the strongholds component looks at the needs or challenges of persons in the community around us. Someone smarter than I, coined the phrase “exaggerated needs.”

⁸ Malphurs, *Developing*, 31.

This refers to the needs of the individual that seem larger than life. In many ways the individual may feel they face insurmountable odds in satiating those needs.

As Robert Franklin suggests, meeting the needs of the community can be complicated by the challenging influences of being unchurched, lack of spiritual identity, abject poverty, health disparities, unemployment, high-crime neighborhoods, violence, gang activities, drug addictions, drug trafficking, teenage pregnancy, child and spousal abuses.⁹ In my personal involvement in community-based organizations and initiatives, I have found this to be the case.

Based on Acts 1:8, I determined our primary mission field to be the communities within our associated area zip codes. Jesus told his disciples to focus their attention on Jerusalem and move outward. It would now be our task to begin targeting our efforts in the surrounding neighborhoods. With a view to addressing the “exaggerated needs” of our community, I challenged our congregation to consider creative ways of ministering in our “Jerusalem.” As a church, God had given us any number of gifts and abilities. It was our job to employ those gifts and abilities through creative strategies to get the maximum benefit for the cause of missions (Matthew 28:18-20). I suggested to our congregation how we could leverage our resources against the resources of other agencies already operating within our community. Since they were actively engaged in ministering to the same persons we hoped to reach, we could partner with them to have a greater overall impact. At the time, I cited the numerous agencies the church had loose associations with. In addition, there were at least two agencies we had supported with our missions dollars in the past and even currently.

⁹ Robert M. Franklin, *Another Day's Journey: Black Churches Confronting the American Crisis* (Minneapolis, MN: Fortress Press, 1997), 79-91.

Need for the CDC Birthed

It would be another two years before the idea for creating our own Community Development Corporation (CDC) would emerge. Yet, the idea was gestated in the womb of the First Mount Zion Vision casting. It was later birthed through the Our Mission Statement in 2012. Interestingly enough, I recalled one member of the Pastoral Search Committee asking me a specific question on this topic. The question was whether I would consider establishing our church as a 501c3 non-profit, tax-exempt organization. I recall responding that I was not against such an idea, but would need to evaluate further the need and impact of doing so at First Mount Zion. I was told (although unverified) the previous Senior Pastor was against this notion. I later discovered was that there were some persons within the church leadership who stood against the 501c3 status for the church. One concern was that the IRS would more closely scrutinize the activities and/or financial operations of our church. A second concern was the “fear” the CDC would fall outside of the reach of the Trustees, while giving the Pastor another “income stream” they could not control or manage.

So, what is a CDC? A democratic collaborative organization offers the following comprehensive definition:

Community Development Corporations (CDCs) are nonprofit, community-based organizations focused on revitalizing the areas in which they are located, typically low-income, underserved neighborhoods that have experienced significant disinvestment. While they are most commonly celebrated for developing affordable housing, they are usually involved in a range of initiatives critical to community health such as economic development, sanitation, streetscaping, and neighborhood planning projects, and oftentimes even provide education and social services to neighborhood residents.¹⁰

¹⁰ “Community Development Corporations,” Community Wealth, accessed on February 14, 2017, <http://community-wealth.org/strategies/panel/cdcs/index.html>.

Given the financial constraints of our small congregation, we began to explore creative ways to leverage our resources. Prior to coming to First Mount Zion, I had the opportunity to work for, with, and alongside several CDCs. I believe God orchestrated those relationships to further develop me and my skills, so I could later bring them to bear in ministry at First Mount Zion. I'm so thankful for the opportunity to work for the Friendship Community Development Corporation (CDC). This non-profit, 501c3 entity was established by the Friendship Missionary Baptist Church. Dr. Clifford A. Jones, Sr. is the Senior Pastor of Friendship and the Board Chair for the Friendship CDC. In addition to the Friendship CDC, I developed a working relationship with a local clergyman I met during a Community Health Initiative Forum. Bishop Wade Ferguson III serves as the Founder and Chairman of the Factors of the Seven Inc. It, too, is a 501c3 entity which serves the inner city and homeless population around Uptown Charlotte. I credit my partnership with Bishop Ferguson as being the most instrumental in the establishment of our very own 501c3 entity.

The Solution

Two questions emerge as a result of the process of Casting of the Vision and Mission. First, how do I, as the Senior Pastor, help First Mount Zion to regain its focus and establish its identity? Second, how do I help move the church forward with purpose? The Vision and Mission Statements will call First Mount Zion to self-identification and to help us move forward with a definite purpose. This leads to a third question: How can we, as a church, make an effective missional impact on the community with limited resources?

Herein lays our goal. The purpose of this project is to establish a CDC which will serve as an effective vessel in extending our resources and reach into the community. Yet, we purpose to do so without compromising the tenets of our faith or the stewardship

responsibilities of God's people. It is with this intent we pray the CDC will equip our church and allow First Mount Zion to leverage its resources to impact Charlotte and the world as God directs. Thus, we embark upon this journey, not for fame, or self-aggrandizement, but that God might be glorified.

Having established our purpose in this chapter, let us consider the roadmap of our journey. In Chapter 2, we will consider the biblical foundation for this model of ministry and make a case for the theological integration of such a work. Then, in Chapter 3, we will investigate how other CDC's and faith-based entities are organized and operate in accordance with IRS requirements and those of the State. Our goal is to determine how we can balance requirements with staying true to our mission and focus. In Chapter 4, we will lay-out the step-by-step process of establishing a CDC which begins with, first, determining the needs of the community. Finally, in Chapter 5, we will look at the outcomes to determine how effective we were in meeting our goals, and the overall impact on our church and in the community.

CHAPTER TWO

INTRODUCTION & THEOLOGICAL FRAMEWORK

Introduction

With our purpose clearly established in chapter one, let us turn our attention on the biblical foundation for this model of ministry. We will present one major biblical narrative which will serve as the cornerstone. Then, we will expound on three scriptural texts to set the theological framework and make the case for integration into our ministry context. The charge of our Mission, as relates to community needs, is captured in Luke 4:17-19. The context of our Mission is confirmed in Matthew 25:34-40. The condemnation of our failure to carry-out our Mission is crystalized in Amos 2:6-7a.

To be clear, the Nehemiah narrative took center stage in this drama three years prior to the conception of this current project. Malphurs cites the motivation of Nehemiah as he sought to establish a vision for his people. “Nehemiah reveals his heart for his people when he says in Nehemiah 2:17: ‘Then said I unto them, Ye see the distress that we are in, how Jerusalem lieth waste, and the gates thereof are burned with fire: come, and let us build up the wall of Jerusalem, that we be no more a reproach.’”¹

Thus, the Nehemiah narrative became the motivation behind my pursuit of the vision. I began to see the parallels between Nehemiah’s circumstances and my own. In essence, he saw the condition of his people and the reproach they faced among the heathen nations. In a similar fashion, I saw the condition of our church and the reproach they faced within our community.

¹ Aubrey Malphurs, *Developing a Vision for Ministry in the 21st Century*, (Grand Rapids, MI: Baker Book House, 1992), 39.

As a result, I began preaching a five week series thorough the book of Nehemiah culminating with the roll out of the vision on the third Friday in November. The series would touch on the characteristics, challenges, confrontations, and commitment in carrying out a vision. The following is a summary of the successive sermon topics:

- Week 1: Characteristics of a Visionary Leaders -- Nehemiah 1:1-11
- Week 2: Challenges of Casting a Vision -- Nehemiah 2:11-20
- Week 3: Confrontations in Carrying out a Vision (Part 1) -- Nehemiah 4:1 - 5:19
- Week 4: Confrontations in Carrying out a Vision (Part 2) -- Nehemiah 6:1-14
- Week 5: Commitment to the Vision -- Nehemiah 6:15 - 7:4

The culmination was the Casting of the Vision at the church conference meeting on Friday, November 20, 2009.

As stated in the previous chapter, our Mission is ***To proclaim and practice the Word of God in such a way that relationships are established, strongholds are broken, and the abundant life in Christ Jesus is realized.*** With this in view, let us begin the work of setting the theological framework for our ministry context.

I must provide one explanation, at the outset, as we look to set-up our framework. One issue that presented a significant challenge for us was the theology of the tithe or tithing. My point here is not to delve into a debate or even argue the point for or against tithing in the New Testament Church. Much ink has been spilt and many a trees have been felled in discussions around tithing. I prefer to state, bottom-line up-front, I believe (teach and preach) tithing is the preferred method of giving we are called to model in the New Testament Church. So the challenge for First Mount Zion was if you fail to honor the model or mandate of tithing; how can you expect God to bless your efforts in the establishment and employ of a Community Development Corporation (CDC)?

What I discovered was a segment of our church populous who rejected tithing, but who also looked to the CDC to provide an income stream to line the pockets of the church. Perhaps it was my fault in not making this point clear or clearer. However, I cannot take responsibility for the camp who abdicated its fiscal responsibility to God and His Church in support of the CDC. To say it another way, I believe God blesses and rewards obedience. The words of the Prophet Samuel still ring in my ears, “To obey is better than sacrifice” (1 Samuel 15:22). This principle would come into play in the midst of our journey.

Now, let us turn our focus to the business of setting the theological framework of our project. We begin with our mission or charge.

The Charge

Our key passage is Luke 4:17-19. At the beginning of Jesus’ formal ministry, he traveled back to his hometown of Nazareth. He was fresh-off the forty days of fasting and testing, by the devil, in the wilderness. “He returned in the power of the Holy Spirit into Galilee” (Luke 4:14). Jesus entered the synagogue on the Sabbath, opened the scroll and began to read from the writings of the Prophet Isaiah.

The Spirit of the Lord is upon me, because he hath anointed me to preach the gospel to the poor; he hath sent me to heal the broken-hearted, to preach deliverance to the captives, and recovering of sight to the blind, to set at liberty them that are bruised, To preach the acceptable year of the Lord.²

In his Expository Notes on Isaiah,³ Thomas Constable sets forth the exegesis of the Old Testament text which helps us to view the New Testament record in context. I agree, with Constable, the writer Isaiah speaks on behalf on the Messiah

² Charles C. Ryrie, *Ryrie Study Bible: Expanded Edition, KJV* (Chicago, IL: Moody Press, 1994), 1532. All scripture references noted are quoted from the KJV of the Bible.

³ Thomas L. Constable, *Expository Notes on Isaiah: 2015 Edition* (Plano, TX: Sonic Light, 2015), accessed December 20, 2015, <http://www.soniclight.com>. Study Notes PDF download.

(Isaiah 61:1-2). Constable, then, addresses the mission of the Messiah or (as he terms) “Anointed One.”

The mission of the Anointed One would be to announce good news to distressed people (cf. Ps. 25:16-21; Matt. 9:12-13; Mark 2:17; Luke 5:31-32). In other occurrences of this verb, it is the hope of Israel that is in view, specifically deliverance from Babylon and deliverance from sin (cf. 40:9; 41:27; 52:7; 60:6).⁴

Finally, Constable expounds on what it means to “Preach good tidings unto the meek” from the prophets perspective (Isaiah 61:1).

What "announcing good news to the afflicted" means, follows next (through verse 3). First, it means He would mend the hearts of those so broken by life that they despair of having any hope. Second, it means the Anointed One would liberate those so enslaved that they could not break free (cf. 1:27; 11:3-5). Captives are in bondage to another person, and prisoners are bound to a place (61:2). Third, proclaiming good news means He would bring, for God, a year of favor and a day of vengeance. God's favor would last much longer than His vengeance. A prolonged time of blessing is in view, followed by a short time of punishment for oppressors.⁵

Now, we must bring the Old Testament text to bear on the New Testament record. Jesus reads from the text, about himself, and concludes the text is “fulfilled in their ears” (Luke 4:21). Jesus begins by re-declaring his mission/purpose to “preach” or proclaim the *euangelion*,⁶ “the gospel” or good news to “the poor” or distressed (Luke 4:18). Then, Jesus outlines the areas of impact. He will bring about healing, deliverance, recovery of sight, liberty, and divine favor (Luke 4:19).

It is from Luke’s account that we derive the charge of our Mission, as relates to community needs, found in verses 18 and 19. As stated in chapter 1, our mission is ***To proclaim and practice the Word of God in such a way that relationships are established,***

⁴ Constable, *Isaiah*, 300.

⁵ Constable, *Isaiah*, 301.

⁶ Kurt Aland and Barbara Aland, *The Greek New Testament*, ed. Kurt Aland et al. (Stuttgart, Germany: United Bible Society, 1983), 217.

strongholds are broken, and the abundant life in Christ Jesus is realized. The three categories of needs are relationships (with God and man), strongholds (“exaggerated needs”), and abundant life (God’s purpose or self-actualization). Through a comprehensive analysis, we determined the primary areas of need [see Appendix A]. Then, we narrowed our focus to prioritize the areas we purposed to address.

We purposed to address six areas of need that we combined into three major foci. Those areas included: Health, nutrition, education, literacy, mentorship, and employment. As a result, our foci (which aligned with our Westover Community Development Corporation charter) were Workforce Development, Education Enhancement and Enrichment, and Health and Nutrition [see Appendix B; Westover CDC Bylaws].

The Context

Our passage of focus is Matthew 25:34-40. It is clear, exegetically, this passage focuses on the Kingdom and the judgement of the Gentiles on their treatment of God’s chosen people, the Jews. Stanley Toussaint speaks to this fact when he writes:

The last three parables give practical instructions in the light of the King's coming to judge and to reign. The principle which underlies each is the same one which was given in the Sermon on the Mount (Matthew 7:16-21). The fruit of faithfulness and preparedness would indicate the character of those living in the days before His coming. In each parable, character is manifested by works. This thought forms the key to the following passage which deals with the judgment of the nations (Matthew 25:31-46).⁷

However, theologically, this pericope speaks to how the Messiah views the responsible treatment of those less fortunate or “the least of these” (Matthew 25:40). So then, it is the theological underpinning that is our concern here. In this passage, Matthew presents

⁷ Stanley D. Toussaint, *Behold the King: A Study of Matthew* (Portland, OR: Multnomah Press, 1980), 288.

Jesus' teaching on the coming Kingdom. In light of this fact, we have an obligation to conduct ourselves in a responsible way. If it is true, as Toussaint suggests, "character is manifested by works,"⁸ then we as believers must behave accordingly. In other words, we must "work out [our] own soul salvation with fear and trembling" (Philippians 2:12).

In this passage, the King emphasizes how some Gentiles provided for his people, the Jews. He notes the provision of food, drink, shelter, clothing, care and concern for their overall welfare (Matthew 25:35-36). Commentator Louis Barbieri, Jr. makes this point quite clear when he writes:

The expression "these brothers" must refer to a third group that is neither sheep nor goats. The only possible group would be Jews, physical brothers of the Lord. In view of the distress in the Tribulation period, it is clear that any believing Jew will have a difficult time surviving (cf. 24:15-21). The forces of the world dictator will be doing everything possible to exterminate all Jews (cf. Rev. 12:17). A Gentile going out of his way to assist a Jew in the Tribulation will mean the Gentile has become a believer in Jesus Christ during the Tribulation. By such a stand and action, a believing Gentile will put his life in jeopardy. His works will not save him; but his works will reveal he is redeemed.⁹

Here again, the idea of how you treat others comes to the forefront. Barbieri's notion that "his works will reveal he is redeemed"¹⁰ speaks to the responsibility of the believer. How can we, as the people of God, standby and watch or allow the suffering of our fellow mankind; especially, when we can do something to ameliorate their condition? Consequently, First Mount Zion has a responsibility and a solemn duty to minister to those in our community when we have assessed our mission field and determined the needs are present.

⁸ Toussaint, *Behold*, 288.

⁹ Louis A. Barbieri, Jr., "Matthew" in *The Bible Knowledge Commentary: New Testament*, ed. John F. Walvoord and Roy B. Zuck (Wheaton, IL: Scripture Press Publications, Victor Books, 1983), 81.

¹⁰ Barbieri, 81.

This is not to suggest we can address every need we encounter. However, we cannot ignore their plight when we have the call, the gifts and/or resources to be the hands of God.

At this point, some might be tempted to make the argument, “We can only do so much.” Yet, even if you have to turn people away, you don’t have to turn them away in rejection. You can refer them to another agency. One of the mechanisms in place, prior to my arrival at First Mount Zion, was a budget that included the support of “helping” agencies in the city. Annually, we made moderate, monetary contributions to the women/homeless shelters, public assistance, and other non-profit entities. These agencies historically provided assistance to the needy and others facing difficult situations. So, when we are unable to meet a need when it arises, we can refer the client (or neighbor) to the appropriate agency.

In the same way, the establishment the Westover CDC would allow us to become one of those “helping” agencies. In turn, we would potentially receive resources from other churches, non-profits, business, and governmental entities. Then, we could leverage our resources to assist more in our community and beyond. Our mission contributions to the Westover CDC would be multiplied. Our outreach to the community would be more sustainable. Ultimately, we become the help we seek to help others who seek.

The Condemnation

Our passage of focus is Amos 2:6-7. So what does a seemingly obscure Old Testament passage have to do with this thesis? Historically and contextually, the prophet Amos speaks during the eighth century B.C. This was a period when Israel was experiencing financial prosperity, territorial expansion, and political stability.¹¹ It seemed as if everything was going their way. However, Israel had forgotten one key principle – the principle of

¹¹ Thomas E. McComiskey, “Amos” in *The Expositor’s Bible Commentary: Daniel and the Minor Prophets Volume 7*, ed. Frank E. Gaebelein (Grand Rapids, MI: Zondervan, 1985), 269.

responsibility. Blessings are accompanied by inherent responsibilities. Not only did Israel abdicate its moral responsibility, but also, its social or societal obligations. Thomas McComiskey points out this condemnable situation.

The erosion of Israel's social structure showed itself primarily in a cleavage between the rich and the poor. The improved economic situation in Israel led to an increase of the wealthy, who not only neglected the poor but used them to increase their own wealth. The social concern inherent in the very structure of the law was forgotten. God's will, as it applied to the nation of Israel, was ignored; and this spurred the eighth-century prophets to action.¹²

Much like Israel, the church has a responsibility. Whether or not our blessing is comparable to the time or level of Israel, we too shall be held accountable and condemnable before God. Again, Constable makes this salient point.

Another major lesson of Amos is that people who have the light of God's truth live with greater responsibility than those who live in darkness. The light exposes our sins, and when we see our sins, we must humble ourselves under the mighty hand of God, or we will experience His judgment. Christians have a greater responsibility to judge themselves, "that we be not judged," than the unsaved. We may be judged, not with separation from God eternally, but with separation from much future blessing.

Amos charged Israel with injustice, avarice, oppression, immorality, profanity, blasphemy, and sacrilege: seven deadly sins. These same sins characterize believers today. We are in danger of doing what the Israelites in Amos' day of material prosperity did. We can wrongly conclude that our prosperity is a reward from God: that He is blessing us for our goodness. All the while we may be preparing ourselves for judgment. It is only as we turn from our sins, in profound repentance, that we can live. Yet if judgment comes, its purpose is not to destroy us, but to restore us to the Lord. We must distinguish between secular nations and the church of Jesus Christ. Nevertheless, the principles that Amos reveals are applicable to both groups. The nations with greater light have greater responsibility. The church has greater light and has greater responsibility. When nations fail to take advantage of their light, they become degraded. When the church fails to take advantage of its light, it becomes degraded.¹³

¹² McComiskey, 270.

¹³ Thomas L. Constable, *Expository Notes on Amos: 2015 Edition* (Plano, TX: Sonic Light, 2015), accessed December 20, 2015, <http://www.soniclight.com>. Study Notes PDF download.

Now, let us consider the exegesis of this text. The writer lays out the God's case for the condemnation of Israel. "Thus saith the Lord; For three transgressions of Israel, and for four, I will not turn away the punishment thereof" (Amos 2:6). For our purposes, we will only address the first two transgressions. "Because they sold the righteous for silver, and the poor for a pair of shoes; That pant after the dust of the earth on the head of the poor, and turn aside the way of the meek" (Amos 2:6-7b).

The first offense was the unjust treatment of the poor or needy. The grammatical structure of verse six places "righteous" in parallel with "poor" (Amos 2:6). As such, the poor are seen as being on the side of right. McComiskey provides insight here.

The Israelites were accused of selling "the righteous for silver." The word "righteous" (*saddiq*) is parallel to "needy" ('*ebyon*), establishing a connection between them. The word *saddiq* connotes "righteousness," not necessarily in the sense of blameless, but rather in the basic sense of "rightness" or "justice." The needy are seen as being in the right, or having a just cause.

The pronoun "they" applies to the oppressing classes, especially the judges and creditors who "sell the righteous." These people of power and influence were guilty of accepting bribes of money and apparel. They regarded the oppressed classes so lightly that they accepted such paltry bribes as a pair of sandals. Amos characterized their corruption as "selling."¹⁴

The second offense was the unwarranted oppression of the poor or meek. The word "pant" in King James Version is rendered "trample" in the New International Version. So then, Israel was accused, in essence, of trampling on the head of the poor. Again, McComiskey assists in the exegesis.

Amos further described the oppression of the poor as trampling "on the heads of the poor." The word translated "trample" (*saap*) may also mean "gasp" or "pant." Here the text presents certain difficulties; but if one follows the MT literally, the most favorable rendering is "who pant after the dust of the earth on the head of the poor." This would mean either the oppressing classes longed to see the poor brought to extreme anguish or that they were so avaricious that they craved the dust that the poor had cast on their heads. In

¹⁴ McComiskey, 294.

ancient culture dust on the head was a sign of sorrow (e.g., 2 Sam 1:2; Job 2:12).¹⁵

Constable provides additional insights and perspective on the plight of the poor and needy.

Second, the Israelites were perverting the legal system to exploit the poor. The courts were siding with creditors against their debtors; they were "stepping on" the poor. This was as painful and humiliating as having one trample on one's head as it lay in "the dust." The oppressors longed to see the poor reduced to extreme anguish. They may have been so greedy that they craved even the dust that the poor threw on their heads in mourning.

Or, perhaps they *chased* ("panted after") the poor to death, starving them by economic means—sometimes literally to death—since "dust" is metaphorical for the grave. The Mosaic Covenant called for justice in Israel's courts (Exod. 23:4; Deut. 16:19).¹⁶

The case has been made. Israel was found guilty of unjust treatment towards the poor and unwarranted oppression of the poor. It would have been enough to charge Israel for having done nothing to assist the poor. Yet, they went above and beyond to further aggravate an already bad situation. Ultimately, they did nothing to help the poor or needy even though it was in their power to do so.

The same case can be made against the New Testament Church; First Mount Zion in particular. When we stand idly by and do nothing to mitigate the conditions of the poor and needy, we fall under the same condemnation and judgement. As a result, the question is no longer, "What can we do?" The more important question is "What should we do?"

There are many other old and new testament texts that speak to the issue of concern for the poor or being just to those in need. Yet, these three texts, undergirded by the Nehemiah narrative, are the biblical foundation and establish the theological framework for this project. Based on our charge, we have a responsibility to minister to those who are

¹⁵ McComiskey, 294.

¹⁶ Constable, *Amos*, 18-19.

oppressed. Given our context, we are called to care for the poor and needy in our community. Failure will result in condemnation. We have an obligation to react or respond in such a way that befits our status as the saints of God.

In Chapter three, we will examine four Community Development Corporations (CDCs). Our approach will be to give an overview of the entity, identify its focus, evaluate or address its outcomes, and share lessons learned. This process will help us to form an understanding of what our CDC should look like.

CHAPTER THREE

REVIEW OF CASE STUDIES

Approach

Having laid the biblical foundation and setting the theological framework, our next task is to examine what has been written, said, and done. In lieu of a pure literature review, we will consider a case study of several organizations which have established and operated their own Community Development Corporations or Non-profit (501c3) entities. Our approach will be to give an overview of the entity, identify its focus, chart its funding sources, assess its outcomes, and share lessons learned. This process will help us to sharpen our sense of how our CDC should look and function.

In the infancy years of CDCs, the focus was primarily on housing and economic development in low-wealth neighborhoods. As one agency points out,

Motivated to action following a tour of Brooklyn's marginalized Bedford-Stuyvesant neighborhood in 1966, Senator Robert Kennedy proposed supporting CDCs to catalyze community-based physical, economic, and social programs aimed at improving neighborhood conditions. Believing in the model's potential, the Ford Foundation and federal government invested millions each in such organizations—investments that enabled these enterprises to flourish across the country as people sought new ways to fight urban poverty.¹

As a result of the initial success in improving conditions, a model was created for government and corporate support of the CDC efforts. Today, new streams of funding include: Anchor Institutions, Community Development Financial Institutions, Foundations, Municipal Enterprises, Local Food Systems, and Renewable Energy Companies.² In addition,

¹ "Community Development Corporations," Community Wealth, accessed February 14, 2017, <http://community-wealth.org/strategies/panel/cdcs/index.html>.

² "Community Development Corporations."

whereas CDCs previously focused primarily on housing, they have now broadened their vision to include education, job skills, wealth creation, and health initiatives as well.

During the process of researching and interviewing various entities in the surrounding area, I stumbled upon a valuable learning experience as relates to outcomes. Non-profits find themselves in a position where they are serving two masters. On one hand, they are called to serve the community. On the other hand, they are accountable to the government for how their funds are allocated and administrated. However, I learned non-profits tend not to focus on the funds or dollars as a measure of success. When meeting with representatives, I found it refreshing how they view success through the lens of the lives they impacted. For the most part, their discussions and presentations centered on success stories and/or pictures of program beneficiaries.

As a result of my experiences, I've chosen to use a representative sample of non-profit entities. For our purposes, we will consider four such entities: Belmont Community Development Corporation, and Friendship Community Development Corporation, Voice of Calvary Ministries. Why did I choose these entities? I wanted to focus on entities I see firsthand and which also thrived in the same region where we sought to minister. Yet, I've included Voice of Calvary Ministries to get a perspective of a "classic case" non-profit which has been doing ministry for decades, yet still faced with balancing the challenges of church versus state.

In addressing the funding aspect, I was intentional in focusing on the first three years of operation. This would give us insight into the financial challenges we would encounter. However, due to the fact Voice of Calvary Ministries has been around for over 40 years I was unable to determine the initial funding piece. (Although, it is clear the church was heavily-

invested from the outset, since it gave birth to the non-profit entity.) As a result, the chart has been omitted in this instance.

Factors of the Seven, Inc.

As I noted in chapter one, I met Bishop Wade Ferguson III during a health initiative gathering. Bishop Ferguson and I developed a collegial friendship as we moved around the city of Charlotte addressing issues that affected the members of both our congregations. Ferguson met with me on several occasions as I worked through the process of establishing our CDC. Although much of my research into the Factors of the Seven took place in early 2012, Bishop provided the detailed information presented below during a recent interview.³

Background

The Factors of the Seven Inc. (FOTS) was established in 2001 by Bishop Wade Ferguson III. Bishop Ferguson is the Pastor of the Fifteenth Street Church of God in Charlotte, NC. Although the entity was establish in November of 2001, they ultimately received their non-profit 501c3 status in September of 2007. Bishop Ferguson and the congregation saw the need to address the conditions of people in their community. The Fifteenth Street Church is located on the cusp of downtown Charlotte. Although they have sponsored a Community Kitchen to feed the poor of the years, they have worked tirelessly to address the challenges of the disadvantaged population.

Focus

The focus of FOTS has expanded since its inception. Initially, the stated purpose found on the Secretary of State website was:

³ Wade Ferguson III, interview by author, Charlotte, NC, January 18, 2017.

“To operate for the exclusively for charitable and educational purposes, but not limited to, the improvement of the conditions of the poor, the underprivileged, to increase awareness of individuals regarding drugs and alcohol and sexually transmitted diseases.”⁴

Subsequent to our interview, Bishop Ferguson provided the following updated information concerning the FOTS purpose.

The fundamental purpose of our formation is to:

- 1) Operate exclusively for charitable and education purposes in Charlotte Mecklenburg County, North Carolina
- 2) Help in Social and Economic Improvement Initiatives in our communities focusing on:
 - a. HIV/STD Education and Prevention
 - b. Alcoholism Education and Prevention
 - c. Gang Education and Awareness
 - d. High School Dropout Prevention
 - e. Increase low End of the Grade (EOG)
 - f. Job Skills training program for adults and young adults
 - g. Computer Literacy programs for at risk youth and their parents
 - h. Remove Health Disparities among minority people groups
 - i. Work in mentorship through male engagement

The programs are largely facilitated by some volunteers and others trained in a required area. For the HIV/STD program, we will require case management skill level and certified individuals.⁵

Funding

The following is a general breakdown of the sources of funding in year one, year two, and year three.

	Year 1	Year 2	Year 3
Church/Faith Community	75%	50%	50%
Government Grants	5%	5%	5%
Corporate Grants/Foundations		5%	5%
Private Donors	5%	5%	

⁴ Wade Ferguson III, *Articles of Amendment*, September 4, 2007.

⁵ Wade Ferguson III, e-mail message to author, January 19, 2017.

Partnerships/Banks	5%	30%	45%
Self-generated	5%	5%	5% ⁶

Outcomes

Since the inception of Factors of the Seven in 2001, the success is measured in terms of lives changed, obstacles removed, people groups treated fairly and the host of variant partnerships that have been established to support and assist those who are sometimes given no voice. But through the work of the Factors of the Seven a voice has been given to the voiceless. Following are some of the programs established to support the aforementioned statement of measurement:

In The Parking Lot Community Festival/Back to School: This outdoor festival is held each year and provides assistance to families in preparation for the upcoming school year by giving away new clothing and school supplies for students.

Community Kitchen: The Community Kitchen is a feeding program that provides a lunch time meal for (anyone) who wants and needs a meal. It is open every Tuesday and Thursday throughout the entire year. It has been in operation for 14 years.

Village HeartBEAT (Building Education and Accountability Together): In partnership with Mecklenburg County Health Department, this program is designed to promote better heart health awareness and to enhance community resources in a coordinated health care service to address obesity and heart disease awareness among African American and Hispanic populations. The free fitness program is aimed at a fun healthy competition among competing faith based congregations each with a team of 10 participants accepting the challenge to lowering their heart disease risk factors.

Community Testing Site: This program is set up at 15th Street Church in Charlotte NC on Tuesday and Thursday's, it allows those who would like to

⁶ Ferguson III.

be tested for HIV and Hepatitis C to do it in the convenience of their own community and takes about 20 minutes to get results.

The Gift That Keeps On Giving: This program is a partnership with Christ Missionary Outreach Church and West Charlotte Church, which allows those that are less fortunate at Christmas holiday time to shop free of charge for items that they would like for their family. They eat a Christmas meal and can win prizes by games that are played.

Men's Empowerment Coalition (MEC): This program is a partnership with MEC men's group that focuses on mentorship opportunities with young men between the ages of 14 and 21 teaching them manhood and fatherhood strategies.

Healthy Lives Healthy Futures: Partnership with Cabarrus Health Alliance to promote healthy life strategies in communities and promote clean eating and fitness.

Optimist Park Community Association Keep It Clean Campaign: Is a partnership with OPCA to clean-up throughout the community especially focusing on senior citizen's homes.

Men Who Care Global (You Are Still Our Sons): Is a partnership with Men Who Care. Men Who Care is a voluntary coalition of Charlotte, African American men, from all walks of human endeavor committed to collectively demonstrating positive values and influence for Charlotte, specifically focused on reaching young African- American men.⁷

Lessons Learned

FOTS has been involved in the City of Charlotte and Mecklenburg County through various human endeavors that have direct impact on the local community. This entity was created based on a passion to give a voice to the voiceless and service to the underserved.

⁷ Ferguson III.

FOTS firmly believes they must work in concert with one another and that they are their “Brother’s Keeper.”

From an organizational standpoint, FOTS are fully accountable to the Fifteenth Street church. The connectional nature of the church demands the FOTS holds true to the tenets of the Church of God faith tradition. In the words of Bishop Ferguson, “We strongly believe that strong families make strong churches, strong churches make strong communities, strong communities make strong cities, it then is in our overall best interest to learn how to live and fight as one or continue to be divided and suffer as many.”⁸

Belmont CDC

Prior to starting this project, I became aware of the Belmont Community Development Corporation. While I was on staff with the Friendship CDC, I attended a training venue for CDCs in our region. I interacted with several representatives of CDCs in our local area, including the Belmont CDC. Years later, I had the opportunity to conduct a telephone interview with, Reginald Jones, the Executive Director of the Belmont CDC. The focus of my interview was to learn how to start a CDC. The majority of what Reginald shared, specifically, about the Belmont CDC was available on their website. As a result, I have decided to refer to the website for citations as needed.

Background

The Belmont CDC was formed in 1990, in an attempt to address the housing crisis that impacted their community. Its roots were not in the religious or faith community. The impetus came from their neighborhood association.

⁸ Ferguson III.

In 1990, the Belmont Community Development Corporation evolved from the neighborhood association's (Belmont Neighborhood Strategy Force) efforts to seek solutions to the many complex issues residents of the neighborhood faced each day. One of the many problems they found among the community included families needing adequate, decent affordable housing. They also felt a need to bring back to the community a sense of community by creating a mechanism that would allow the residents to shop within the community for some of their everyday necessities. Thus, the Belmont CDC was established as a mechanism for the investment of financial resources. These investments are in the development of quality affordable housing and decent neighborhood-controlled businesses.

Today, the organization continues to serve the needs of the community by creating community economic development opportunities. The organization is currently governed by a seven-member Board of Directors and administered by an Executive Director and a Program Assistant.⁹

Focus

The focus of the Belmont CDC is not simply affordable housing. Its focus is to provide comprehensive support, which ensures its residents can be fully engaged in economic revitalization.

The Belmont Community Development Corporation's Mission is to preserve the historic integrity of the Belmont neighborhood and surrounding areas, utilizing traditional and non-traditional methods of community economic development.

Our Goal is to provide affordable housing; educational and living wage employment opportunities, business and entrepreneurship development; elderly housing and services for low to moderate-income residents, ensuring full access (to and participation) in the economic revitalization of our communities.¹⁰

⁹ "About Us," Belmont CDC, accessed November 28, 2016, <http://www.belmontcdc.org/aboutus.html>.

¹⁰ "Mission," Belmont CDC, accessed November 28, 2016, <http://www.belmontcdc.org/mission.html>.

Funding

The current Executive Director, Reginald Jones, provided the funding data to the best of his knowledge. The following is a general breakdown of the sources of funding in year one, year two, and year three.

	Year 1	Year 2	Year 3
Church/Faith Community			
Government Grants	50%	50%	40%
Corporate Grants/Foundations	25%	25%	15%
Private Donors	25%	25%	15%
Partnerships/Banks			
Self-generated (Fees)			30% ¹¹

Director Jones was quick to point out how the CDC, in recent years, has had to become more creative in seeking funds. Given the state of the local economy, Jones noted there are fewer operational funds available. In response to the economic challenges, the CDC has shifted to soliciting project developer fees.¹²

Outcomes

Over the years, the success of the Belmont CDC has been measured by the development of programs which have supported residents in need. Systematically, they have added programs which allow residents to “build” for their self as their community improves around them. The following are a number of the programs that are working:

¹¹ Reginald Jones, e-mail to author, January 11, 2017.

¹² Jones.

Down Payment Assistant: This program provides assistance to first time homebuyers through down payment assistance towards the purchase of a new home of up to \$5,000.00.

Comprehensive Housing Counseling: The Belmont CDC conducts individual Homeownership counseling at its corporate office. Clients receive face to face homeownership counseling. Potential homebuyers attend the Counseling training at Community Link to be eligible for House Charlotte and NC Housing Finance funding.

Urgent Care: In partnership with the City of Charlotte, this program identifies eligible households in the Belmont & surrounding communities who are in need of repairs done to their homes.

Belmont CDC Christmas Giving: This program explores the joys of giving to families by providing gifts to numerous families in the Belmont & surrounding areas.

Back to School Drive: This program receives donations from individual donors to provide much needed school supplies, uniforms and other school necessities to school children who need them.

Home Buyer Education Workshop: This program focuses on educating potential buyers about the ins and outs of homeownership through workshops and arming them with the tools to successfully transition from rental to homeownership

Basic Budgeting (Financial Fitness, Health and Wealth): Learn how to budget and save are the key skills taught in our financial fitness class that help renters learn how to maximize their incomes, increase their savings and reduce their debt load. Upon completing the program, you will have the tools to become economically stable and one step closer to homeownership.

Handyman Program: The Handyman Project provides minor home repairs to limited income seniors, frail elderly and the disabled. Services are confined to repairs that add to one's safety, comfort and welfare. The intention of the project is to help people who are physically and financially unable to help themselves. Clients are asked to pay for the cost of materials used for repairs.

There is no fee charged for labor, however, if a client would like to make a tax deductible donation to the Belmont CDC Handyman Project, they are gratefully accepted.

Keep Charlotte Beautiful: Clean-up Projects throughout the community as well as throughout the City of Charlotte to help keep the city clean.

Belmont CDC YouthBuild Program: Is an education and construction training program offers adult basic education in preparation for the GED, as well as construction training, career, life and job-readiness skills, assistance with job placement, apprenticeship programs or continuing education and community leadership training.

Weatherization and Housing Rehabilitation: Our new Weatherization and Housing Rehabilitation program is on way that BCDC develops programs and services that meet the comprehensive needs of Belmont homeowners. BCDC provides energy efficient measures to homeowners in order to lower annual energy costs and to maintain the safety of the home.

Home Maintenance Training Program: BCDC's Home Maintenance Training Program (HMTP) is an 8 week "hands-on" home maintenance course. Projects include:

- Sheetrock replacement/repair
- Taping & Spackling
- Plumbing repair
- Electrical safety
- Ceramic tile layout and installation

Belmont Neighborhood Home Improvement Program: The goal of this program is to correct basic structural defects and to repair basic building systems which threaten the health and safety of the dwelling's residents.¹³

¹³ "Programs," Belmont CDC, accessed November 28, 2016, <http://www.belmontcdc.org/moreprograms.html>.

Lessons Learned

Belmont CDC has been actively involved in economic development in their local community. This entity was created based on a growing need, in the community, identified by the neighborhood association. As such, Belmont CDC was not directly accountable to any religious body or faith community. However, they were effective in meeting the needs of their clients through responsible administration of resources entrusted to them. In addition, they developed partnerships with banks, businesses, other non-profits, and governmental agencies to leverage their resources.¹⁴

Overall, Belmont CDC was not simply concerned with housing needs. Belmont CDC was concerned with more than economic development in the community. They were focused on people, the residents of Belmont, and improving their lives.

Friendship CDC

Background

The Friendship Community Development Corporation was established in 2001. It is an external entity created by the visionary leadership of Dr. Clifford A. Jones, Sr., the Senior Pastor of Friendship Missionary Baptist Church in Charlotte. Prior to being called to First Mount Zion, I served as a staff Associate Minister under Dr. Jones. As a result, I've witnessed ministry in action firsthand.

Friendship Missionary Baptist Church initially sponsored and formed the Friendship Community Development Corporation (FCDC) in July 2001 to develop 108 acres of vacant land owned by the church. The FCDC created several ad hoc committees to examine 16 different projects ranging from an Alzheimer's Center to affordable housing.

¹⁴ "Funding," Belmont CDC, accessed November 29, 2016, <http://www.belmontcdc.org/fund.html>.

The FCDC was created to develop Friendship Village into a holistic community of support. As a North Carolina nonprofit corporation, the FCDC ultimately received its 501(c)(3) tax exempt status. The FCDC purchased their first property in December 2004, a single family home to be used for HIV/AIDS housing.

In 2006, Great Things!, (a resale boutique on Beatties Ford Rd) began as the FCDC's first economic development program which has created jobs and annually generates revenue for the support of the FCDC programs and provides donated clothing and household items to those in need in the community.

In January 2007, the FCDC purchased the site known as Catherine Simmons which consisted of an existing aged apartment building and duplex. Demolishing the existing property made way for a new construction project known as Friendship Gardens.¹⁵

I was a member of the Friendship CDC staff in January 2008. I served under the administration of the first Executive Director, Mary Wilson, working on the Catherine Simmons and Women's Shelter projects. I am grateful for all I learned and experienced in my brief tenure at the Friendship CDC. Even then, the Lord was equipping me for the future work of establishing a CDC on the other side of town.

Focus

The mission of the Friendship CDC has evolved over time. It was created with property or land development in mind. Later, the focus became actual community development – the people.

Our mission is to serve, facilitate and build community through sustained human development. In addition, the FCDC was created by Friendship Missionary Baptist Church (FMBC) to be the vehicle for transforming Friendship Village to a holistic community of support. The FCDC is a

¹⁵ "Programs," Friendship CDC, accessed November 29, 2016, <http://www.friendshipcdc.org/programs>.

separate organization from Friendship Missionary Baptist Church, although the two organizations work closely to achieve common goals.¹⁶

Funding

The first Executive Director, Mary Wilson, provided the funding data to the best of her knowledge. Although, she was confident in the manner in which the figures trended. The following is a general breakdown of the sources of funding in year one, year two, and year three.

	Year 1	Year 2	Year 3
Church/Faith Community	100%	90%	80%
Government Grants (Housing)		10%	10%
Corporate Grants/Foundations			
Private Donors			
Partnerships/Banks			5%
Self-generated (Retail store)			5% ¹⁷

Outcomes

When the challenges of unemployment, under-employment, and over-crowding of women's shelters began to impact the city, Friendship CDC responded to the call with swift actions.

In 2008, Friendship CDC moved into the arena of workforce development. Cornerstone Career Development began offering workforce development classes and onsite GED classes in the Beatties Ford Rd community. [Class sizes averaged about 20 students for each 12 week session. The church and community were invited to share in the successes at graduations.] In 2010, My Sister's House Transitional Living Center began serving 26 homeless single women at 3239 Beatties Ford road after an extensive renovation of a former post office building owned by Friendship Missionary Baptist Church.

¹⁶ "Welcome," Friendship CDC, accessed November 29, 2016, <http://www.friendshipcdc.org>.

¹⁷ Mary Wilson, e-mail to author, January 7, 2017.

In January 2012, Sweet Creations, a culinary apprenticeship/catering program began and offers workforce development by providing an opportunity to develop culinary skills and generate additional revenue as a catering company.

In July 2012, construction began on Friendship Gardens, a 12 unit multifamily project. The project consists of three buildings with four apartments each. There are four 1-bedroom apartments and 8 two bedroom apartments.¹⁸

Lessons Learned

Friendship CDC was created, initially, to focus on property or land development.

Over the years, church leadership decided to broaden the use of the CDC to accomplish other notable goals. As needs and situations arose, the CDC responded to the crisis of the day.

Although the CDC spawned from the local church, it does not appear to operate from deeply-held religious beliefs. This in no way suggests the CDC functions in an unethical or immoral fashion. However, the biblical basis and theological framework is not readily evident by its own omission and presentation. Yet, the Friendship CDC has done a tremendous job addressing community and social needs.

Voice of Calvary Ministries

Background

In 1975, Dr. John Perkins founded the Voice of Calvary Ministries (VOCM). VOCM was rooted in the church. This church, later re-named The Voice of Calvary Church¹⁹, was already actively involved in community outreach. The VOCM was established to reflect the multi-faceted ministry including healthcare, thrift store, leadership development, housing,

¹⁸ “Programs,” Friendship CDC.

¹⁹ Carolyn Fletcher, *Extracts of Minutes of the Meeting of Berean Bible Church*, February 2, 1976 (found on Mississippi Secretary of State website).

literacy, and voter registration/civil rights.²⁰ Since its inception, VOCM has held true to its core values. They unabashedly proclaim their faith and stance.

As a Christian faith-based organization, we believe that we should operate with high standards. Voice of Calvary Ministries is committed to the following Core Values:

- We are committed to proclaiming the Gospel of Jesus Christ.
- We will offer our services to all without respect to creed, race, ethnicity, national origin, gender, or age.
- We are called by God to serve the poor and disadvantaged.
- We will act with high ethical and moral standards at all times.
- We will handle all of the resources entrusted to us by God and our supporters with responsibility and integrity at all times.
- We will take every opportunity to collaborate with other community groups, formal and informal, because we believe that we can accomplish more working together than as separate entities.
- We will share freely the creation of wealth, which we are able to achieve as an organization, because we believe real change occurs when the people themselves own the work.
- We believe that our goal is to empower the community, not just to provide products and services, because we believe that local community leadership has the capacity and abilities to improve conditions in their communities.
- We will take a stand at all times for racial reconciliation.
- We will develop well-defined measures to document effectiveness for the long term sustainability of our organization.²¹

VOCM has remained committed to its faith-based roots and has not compromised its stand on biblical principles. In addition, VOCM has operated in such a way as to not endanger its testimony in the community, the state, and around the world. With all the challenges it faced, it is not surprising Dr. Perkins would be uniquely positioned to become the Founder of the Christian Community Development Association (CCDA) in 1989. The

²⁰ “About,” Voice of Calvary Ministries, accessed November 15, 2016, <http://vocm.org/about-voice-of-calvary-ministries/vocm-history/>.

²¹ “Our Core Values,” Voice of Calvary Ministries, accessed November 15, 2016, <http://vocm.org/about-voice-of-calvary-ministries/>.

CCDA is a network of Christians committed to seeing people and communities holistically restored.²²

Focus

The focus of VOCM emanates from a theological framework built on a biblical foundation. The following excerpt appears on their website:

Voice of Calvary Ministries (VOCM) was founded in 1975 by Dr. John M. Perkins. VOCM takes as its mission the words that Jesus quoted at the inauguration of His earthly ministry when he read from Isaiah 61:1-2:

“The spirit of the Lord is on me, because he has anointed me to preach good news to the poor. He has sent me to proclaim freedom for the prisoners, and recovery of sight for the blind, to release the oppressed, to proclaim the year of the Lord’s favor.” (Luke 4:18-19)

We believe that the good news which Jesus proclaims includes spiritual transformation, but also includes reaching one's full potential economically, physically, and socially so that one does not remain poor. Beyond that, we believe that transformed individuals should work to transform their communities. Verse 4 of Isaiah 61 from which Jesus reads says:

“They will rebuild the ancient ruins and restore the place long devastated; they will renew the ruined cities that have been devastated for generations.”

Our mission statement for VOCM is therefore Rebuilding Lives and Communities through the Gospel.²³

As a result, VOCM's focus has evolved over the years. At the outset, its focus was on biblical education, child-care and literacy. The focus grew to health care, housing, and

²² “About,” Christian Community Development Association, accessed February 14, 2017, <http://www.ccda.org/about>.

²³ “VOCM History,” Voice of Calvary Ministries, accessed November 15, 2016, <http://vocm.org/about-voice-of-calvary-ministries/vocm-history/>.

economic development. Later, VOCM began to reach into issues that impact Veterans. Yet, in all their efforts, VOCM has ministered without over-extending itself beyond its resources or calling.

Outcomes

The true measure of an organization is the level of impact it has had on its customers or (as in our case) clients. What has the VOCM done to touch the lives of those in the community and beyond? The success stories and changed lives, over the decades, are highlighted on the organizations website:

- Served more than 3,000 youth from ages 3-21 in our youth programs.
- Rehabilitated more than 250 houses for home ownership primarily for persons of low to moderate income.
- Recruited over 30,000 volunteers from diverse cultural, ethnic and racial backgrounds to live among, serve and worship with the residents in west Jackson.
- Built a 16-unit new housing development Victory Park in McComb, Miss., for victims of Hurricane Katrina.
- Established Claiborne Park, a 16-acre park in our inner city target area in west Jackson.
- Rehabbed 37 houses in south Jackson with funding from HUD's Neighborhood Stabilization Program (NSP) funds through the City of Jackson and the Mississippi Development Authority.
- Established the Voice of Calvary Family Health Center to provide quality, affordable health care to those without access to adequate health care.
- Organized 22 local churches into the Fellowship of Hope, a group which was instrumental in developing the Hope Community Credit Union.
- Assisted in the establishment of nine local faith and community-based organizations.²⁴

Lessons Learned

So then, what are the take-a-ways? The CDC was an outgrowth/outreach of church ministry. The evidence (presented above) suggests the church as a whole supported the

²⁴ "Our Core Values."

creation of the CDC. Since its inception, the CDC has maintained the same foundational values and principles. Their focus has evolved as the community challenges and needs have manifested themselves. In addition, the CDC has benefitted from consistent leadership over a long period of time. It's difficult to quantify the impact of having a Dr. Perkins at the helm for several decades. However, it's easy to see the difference this man of great vision has made.

Summations

We have considered four CDC entities in our literature review. We have examined their background, focus, funding, outcomes, and lessons learned. It is evident, to me, the background or basis of the CDC holds sway in how it approaches the dynamic of “church versus state.” To say it another way, how the CDC began impacts how it will address potential conflicts between the church and the state. FOTS began as an outgrowth from a connectional church bent on impacting their inner city community. The Belmont CDC had no apparent religious connections. Friendship CDC was established by a church, but without any clear biblical mandate. VOCM began as an extension of church ministry; with a clear biblical foundation and theological framework.

For the purpose of our project, the quintessential question (as implied near the end of chapter one) is “How do we do ministry without compromising the tenets of our faith or the stewardship of God’s people?” Based upon the examination of the four, FOTS and VOCM are clearly positioned to address this question. Both have been intentional in their efforts to hold itself accountable to the tenets of its faith and its core values. I have surmised it is best to establish a CDC which is closely aligned with the church and its mission.

There is one additional facet which needs to be addressed here. The facet of funding stands out as a critical component in the establishment and operation of the CDC. It is clear each of the faith-based entities relied heavily on the church for funding in the near term. By design, the Belmont CDC relied heavily on government, foundations, and corporate grants. For First Mount Zion, our challenge will be how to overcome the hurdles or challenges of start-up. Apparently, the very thing we need is the one thing we lack.

In chapter five, we will revisit the same format used here (in chapter three) to examine and assess the Westover CDC. But first, let us move to the business of setting up a CDC. In chapter four, we will layout a step-by-step process to establish a Community Development Corporation or other 501c3 non-profit entity.

CHAPTER FOUR

PROJECT DESIGN

Overview

In this chapter, we will lay out the details of the project. The project will be organized in three phases. Phase I will be the pre-planning work. Phase II will be the creation of the entity and applying for non-profit status. Phase III will be the ongoing ministry and operations post-status.

Due to the large volume of paperwork and information, I will include links to websites where applicable. However, I will place other “project specific” documentation in the appendix. Please keep in mind our project takes place in the State of North Carolina. If you are planning to replicate our process in another state, please refer to the appropriate Secretary of State website and locality statutes in Phase II. Now, let us move forward.

Phase I – Pre-planning Work

The first step in phase one was prayer. Our prayers were focused on the will and leading of God with regard to the church and its impact on the surrounding community. Given the state of the church I inherited (as noted in chapter one), I knew of no other course of action than to seek the face of God. Other members of the church were praying with me. However, my prayers were those of spiritual urgency – or perhaps more akin to desperation.

The second step in this phase was observation. My observation took the form of reconnaissance (RECON) and research. In RECON, I took my cue from the prophet Nehemiah (Nehemiah 2:11-15). Here, Nehemiah inspected the walls and observed the condition of the city. I spent several weeks walking through the neighborhoods, driving

through surrounding communities, having conversations with members and residents alike. I wanted to become familiar with the landscape and the conditions. My bulk of my research would come from a ministry tool I was introduced to. A fellow clergyman shared, with me, a ministry tool developed by the Percept Group called “Link2Lead.”¹ There are probably similar instruments or inventories available on the market, but this was most cost effective for our situation. This tool gave us a snapshot of the conditions of the residents of our community – our mission field. Once I compiled the data, I was armed with the targeted information to share with our congregation.

The third step, in phase one, was to develop a Vision. When God responded to our prayers and we observed the conditions, He began to equip me to articulate a Vision for our congregation. God gave me a Vision and a Mission for First Mount Zion. I was so thrilled and energized that I hardly sleep over the next few weeks as I began to formulate it all on paper.

The fourth step, in this phase, was to Cast the Vision. I began preaching a series through the Book of Nehemiah² leading up to the church conference meeting. I knew it was important to set the stage for what would be my challenge to us, as a church, with regards to God’s will and direction for First Mount Zion. During this time, I put together a Power-Point presentation to unveil at the church conference meeting.³ The Conference took place on November 20, 2009. During the first 45 minutes of the meeting, I cast the Vision. I cannot explain the work the Holy Spirit did on that Friday evening. However, the response was overwhelmingly positive. That night was a major turning point for our church family. All the

¹ “Home,” Link2Lead, accessed September 28, 2009,
<http://www.link2lead.com/GettingStarted/Home.aspx>.

² See Chapter Two for series topics.

³ See Appendix A, *Casting Our Vision*.

angsts and ills during my fledging, brief tenure were dissipated. It was as if “all was well” with First Mount Zion.

The fifth step, in this phase, was to assess Vision capture. It’s one thing to witness the response of the congregation at the conclusion of the Vision casting. However, once the euphoria had worn off, I knew I had to find a way to gauge the reception or acceptance of the Vision. Most importantly, I wanted to ensure the “leadership” was on board as well.

The final step, in phase one, was to have the congregation vote to form a non-profit entity. During a church conference meeting in 2011, I brought in a consultant to do a presentation on how a community development corporation could be utilized by a church to augment ministry. At the end of the presentation, there was an extensive question and answer session. When the presenter concluded, I dismissed him to continue on with our meeting and other church business. However, before I could turn our attention to other matters at hand, one of the members raised their hand to be recognized. After being recognized, the member stated, “Pastor, why don’t you move forward to start a CDC?” I was completely stunned! It was simply my task to bring further awareness, but apparently the Vision was being fleshed out in front of us. After a long pause of reflection, I polled the congregants. They appear to be as excited as the interlocutor. So, I stated, “A motion is in order.” The matter was moved, the question was called for and the motion passed unanimously.

Phase II – Creating the Entity and Establishing Tax-Exempt Status

The first step, in phase two, was to investigate other non-profits. The goal was to see what was out there and what was already being done. We wanted to steer clear of any duplication, overlap or even competition between two or more entities. This would be especially important when it came to funding or competing for donations. In some instances,

we may have done better to develop collaborations with other CDC's. Since I had previously worked with a CDC, I had already developed a network among them.

The second step, in this phase, was to develop community support. This included the immediate and broader community. I began to attend Neighborhood Association meetings, visiting with School Administrators, meeting with Substation Police Captains and Officers, and local Business Owners. The goal was to get our message out and let others know we were about the business of making a difference in our community. This also helped to ease fears that we were trying to take-over or imply we could do a better job than was being done. In our case, the toughest sell was at the Neighborhood Association meeting. However, the fact that one of our members was a vocal, yet, influential stake-holder in the Association, helped our cause tremendously.

The third step, in phase two, was organizing for our CDC. This step included forming a committee to flesh-out the details and direction of the entity. We formed a Board of Officers, who in turn ratified our Articles of Incorporation, Bylaws, Budget, and Discrimination and Dissolution clauses. We found a list of all necessary documents on the NC Secretary of State website.⁴ It was of critical importance for us to record the minutes of all official meetings. We were required to cite references in the minutes for any and all actions or decisions made by the Board. An examination of the data compiled, from our study on the community, helped us to narrow our focus of ministry.⁵ As a result, the three-pronged focus of our CDC would be Workforce Development, Education and Enrichment, and Health and Nutrition Services. The following is an excerpt from our Bylaws:

⁴ See "Nonprofit Guidelines-11-28-2010" PDF document under *Corporations* link on website.

⁵ See Appendix A, *Casting Our Vision*.

The purpose of the WCDC is to address the exaggerated needs of the community, in an effort to revitalize and/or stabilize their status within the current economic climate and conditions, including, but not limited to, the following:

- (a) Workforce development - providing education, training and empowerment to assist the unemployed and underemployed in re-engaging the workplace;
- (b) Education Enhancement and Enrichment - providing educational and tutorial services and programs to benefit individuals, including youth and the elderly;
- (c) Health and Nutrition Services - partnering with local, state, and federal agencies to extend healthcare and meet nutritional needs in low wealth communities⁶

The fourth step, in this phase, was to register and incorporate our CDC. Again, we found the process of incorporation on the NC Secretary of State website.⁷ A quick check tool will let us know the name we selected was still available and not in use in NC.⁸ Once our CDC was officially registered with the state, we received a notification letter with the state seal affixed thereto [see Appendix B].

Then, we had to apply for an Employee Identification Number (EIN) from the IRS. This EIN is specific to our entity. We searched online to find out how to apply for the EIN. We learned the instructions were available on Form SS-4 downloadable from the IRS website.⁹

We submitted Articles of Incorporation, along with the appropriate fees, and petitioned the State for recognition of Westover Community Development Corporation (WCDC) on March 23, 2012. The WCDC was registered and incorporated, with the Secretary of State, on March 29, 2012. Then, we submitted the completed Form SS-4 to the IRS and received our EIN designation letter on April 3, 2012 [see Appendix B].

⁶ See Appendix B, *Westover Community Development Corporation Bylaws – March 2012*.

⁷ See “Nonprofit Guidelines-11-28-2010” PDF document under *Corporations* link on website.

⁸ See *Corporations* link on website.

⁹ See PDF document under link for *Charitable Organizations* on Internal Revenue Service website.

The fifth step, in phase two, was to begin organizing to apply for tax-exempt status. We could not begin to make application until we received state recognition. We had to complete the IRS “Form 1023, Application for Recognition of Exemption Under Section 501(c)(3) of the Internal Revenue Code” available via download from the IRS website.¹⁰ We found a checklist of required documents was included with Form 1023. In addition, “Publication 4220 Applying for 501(c)(3) Tax Exempt Status” gave us an overview of the process. Once we completed the packet, we reviewed the checklist again, thoroughly, to be sure everything was in place. Missing documents would have caused unnecessary details and possibly placed our application under greater scrutiny. Following state recognition, we began the process of holding meetings, gathering data and compiling documentation to complete IRS Form 1023.

The sixth step, in this phase, was to submit our completed packet. We submitted the completed packet, along with the appropriate fees, on August 29, 2012. We received our pending status letter, from the IRS, dated October 22, 2012 [see Appendix C]. Due to a political scandal involving the IRS this election year, I was informed there were going to be significant delays in processing Form 1023 packets. Although the IRS decision did not take place until February 12, 2014, the effective date of the exemption was recognized as March 29, 2012 [see Appendix C].

Phase III – On-going Ministry and Operations

The first step, in phase three, was to start and/or continue to minister pending IRS approval. In our case, the effective date of the exemption was recognized on the date the State approved the WCDC. Therefore, it was important for us to continue operating as if we

¹⁰ See PDF document under link for *Charitable Organizations* on Internal Revenue Service website.

already had the tax-exempt status. To put it another way, we had to comply with all filing requirements and rules of operation for a non-profit. In addition, we understood many donors would accept our pending status letter as “sufficient” to make tax deductible contributions to our non-profit organization. Therefore, we acted in good faith.

The second step, in this phase, was to prioritize your objectives. The challenge for any new start-up is the “Where do we start?” factor. As I mentioned in phase two, our three-pronged focus included Workforce Development, Education and Enrichment, and Health and Nutrition Services. We made a decision to phase-in our objectives. Our goal was to start with one, then add one annually as we were able to manage responsibly. In other words, we wanted to set ourselves up for success. In 2011, we had partnered with another non-profit to offer a Summer Feeding Program. As a result, we decided it would be wise to bring the program under the WCDC and focus on the Health and Nutrition objective first.

The third step, in phase three, was to implement strategies systematically. During the summer of 2012, we added a health focus to our feeding program. We partnered with another non-profit to do a health workshop. This included tips on healthy eating, and also, blood pressure and cholesterol checks. In the summer of 2013, we added a reading and math component for the neighborhood children. Also, we partnered with a non-profit named Village Heartbeat¹¹ to bring greater awareness to health issues facing women and minorities. Under the leadership of Cheryl Emanuel, the Director, this program received national recognition for its success in lowering heart disease risk factors for its targeted population. Our church participated by fielding a weight-loss challenge team focused on overall healthy living. As a Community Partner, we provided periodic health screenings and workshops on our church campus.

¹¹ “About Us,” Village HeartBEAT, accessed December 15, 2016, <http://www.villagehb.org/about-us>.

The fourth step, in this phase, was to advertise and seek financial support. The community and other non-profits needed to know what we had to offer in the way of ministry and/or services. We advertised through flyers, radio, newspapers and word of mouth. In addition, we visited area schools to introduce the WCDC and inquire as to how we could assist them. In one of the neighborhood schools, we were invited to develop mentor relationships with children through their “Lunch Buddy” program. Later, we established after-school tutoring program on our church campus. In 2013, our Summer Feeding program was brought to the attention of a professional athlete of the National Basketball Association (NBA). This NBA Player made a significant financial contribution ear-marked to provide shoes for the youth returning to school in the Fall.

The fifth step, in phase three, was to share your story. In many ways, this step was similar to the previous one. However, this step placed advertising on a more personal level. If the church was excited about what they were doing through the CDC, then we encouraged them to share their story with their extended families, their friends, their co-workers, and their employers. The witness of their story would resonate with the hearers, in the same way a personal testimony holds sway in sharing the gospel. Telling our story was not about boasting or sticking our chest out. It’s about ministering with intentionality so that God gets the glory. In the words of the Savior, “Let your light so shine before men, that they may see your good works, and glorify your father which is in heaven” (Matthew 5:15).

Summary

To summarize where we have been, I offer the following outline:

Phase I – Pre-Planning Work

1. Prayer
2. Observation
3. Develop a Vision
4. Cast the Vision
5. Assess Vision Capture
6. Vote

Phase II – Creating the Entity and Establishing Tax-Exempt Status

1. Investigate other Non-profits
2. Developing Community Support
3. Organizing for Your CDC (State-level)
4. Register and Incorporate your CDC (State-level)
5. Organizing for Tax-exempt Status (Federal-level)
6. Submit Your Completed Packet (Federal-level)

Phase III – On-going Ministry and Operations

1. Continue to Minister Pending IRS Approval
2. Prioritize Objectives
3. Implement Strategies Systematically
4. Advertise and Seek Financial Support
5. Share Your Story

In this chapter, we have accomplished our goal – to establish a non-profit, CDC entity with tax-exempt status. The Westover CDC is the resulting product of our project. In the process, we have created a roadmap of step-by-step directions for others to do the same. However, our task is not complete. It's not enough to simply create. We must now evaluate the effectiveness of what we have done. What are the outcomes of our project? What were the lessons learned? What were the challenges? In retrospect, what things might we have done differently? In chapter five, we will address these questions and consider other matters.

CHAPTER FIVE

OUTCOMES

Overview

In chapter four, we accomplished our goal – to establish a non-profit, CDC entity with tax-exempt status. The Westover CDC is the resulting product of our project. Yet, our task is incomplete. We must now evaluate the effectiveness of what we have done. What are the outcomes of our project? What were the lessons learned? What were the challenges? In retrospect, what things might we have done differently? Ultimately, we will measure our effectiveness based on accomplishments over the initial three year period (2012-2014).

Our first level of accomplishment is the ability to establish the CDC and receive tax-exempt status. The second level of accomplishment is determined by the response of the church using the CDC to carry-out our mission. The third level of accomplishment will be measured by the success of the clients we serve and our impact on the community as a whole. As each level, we will consider successes, challenges faced and lessons learned.

Level I – Create and Status

As was demonstrated in chapter four, the Westover CDC started from a Vision cast in November 2009. The idea was nurtured in July 2011. The entity was established in March 2012. Although the IRS decision was not made until February 2014, the effective date of our tax-exempt status was March 2012. While awaiting the IRS decision, we operated under the auspices of the authority granted us by the provisional letter we received in October 2012.

We faced a number of challenges during this process. One challenge was the number of fees and expenses associated with establishing the CDC. We paid a consulting fee of \$80

for the presentation made, to our church, in July 2011. We paid a \$60 fee to the Secretary of State of NC, to file Articles of Incorporation, for our business start-up.¹ The greatest expense was an \$850 user fee associated with the application for tax-exempt status.² These are only small representation of the total fees. In addition, there were a number of expenses that cannot be fully quantified. It is difficult to assess costs or affix a value to the efforts put forth. For example, there is the investment of countless hours of personal research; including conference calls, meetings, site visits and networking venues.

In this process, there were a few lessons learned. First, I learned it is unwise not to seek more help, from the church membership and leaders, in taking on such a project. Although my attempts to secure assistance were met with valid reasons, I should have insisted on a broader support base. Due to work and family obligations, some were reluctant to lend a hand. I discovered the greatest impact was not the toll it took on me, personally; but the impact of the membership not taking ownership of the process. Second, I learned patience (bathed in prayer) is critical in maintaining a healthy and positive outlook. Expect and anticipate roadblocks and hurdles along the way. Others, who had taken this journey, tried to encourage me by inferring the process was easy. I respectfully disagree. Third, I learned never to underestimate spiritual warfare. In hindsight, this journey revealed battles being fought on the church front, as well as, the home front. Yet, in the end God would still receive the glory.

¹ See fee schedule under link *Corporations Division* on NC Secretary of State website.

² See fee schedule under link *Charitable Organizations* on NC Secretary of State website.

Level II – Response of the Church

The initial response of the church to the idea of forming a CDC, was overwhelming. The church body voted unanimously to move forward in the process. There were a handful of people who assisted me in the formation process. I am indebted to those who served on the planning committee, the Board and staff of the CDC. During the Summer Feeding Program, our children and young adults were heavily involved in ministry to the youth of our community. They served as tutors, small group leaders, and even worked with the kitchen staff in serving meals. Some of our retired adults also served in various capacities.

We were confronted with a few challenges. One challenge came in the form of financial support from the church, for the CDC. Due to financial concerns, it appeared the trustees were resistant to the idea of investing money in the CDC. Their reluctance was most evident in the early stages when I had to secure funds for various fees and expenses. During our annual budget process, I made the case for including funding for the CDC. It was a battle I would fight time and time again. In addition, I made my plea to the church body concerning the hypocrisy of failing to make a monetary investment in the CDC. How could we ask outside agencies, the government, and the private sector to support us financially, when we would not do the same for ourselves?

A second challenge centered on understanding the idea of leveraging the resources of the church. The primary rationale for establishing a CDC was to leverage our resources in such a way that our funds went further. Some of the leadership and members began to waiver in this area. The CDC, by design and agreement, utilized space on our church campus. Because of this fact, the CDC began to be viewed (by some) as a liability instead of an asset. When the Summer Feeding Program was brought under the auspices of the CDC, we were in

a greater position to secure additional funding from the State. However, there was a misconception afoot which suggested the funds would make their way into the coffers of the church budget. I tried to clarify this issue many times over. The best way, I found, to clarify the point was to say: “It costs the church to do ministry in the community; however, it will not cost us as much if we utilize the CDC.”

A third challenge was the perception the CDC was a rogue organization. Decades prior to my tenure at First Mount Zion, the idea of forming a non-profit entity was suggested and dismissed. I was led to believe the issues centered-around a fear of government control or intervention. However, I am inclined to believe it had more to do with internal control. It was more so about a struggle for power and money. I found myself in a precarious place, because I was not one who could easily be influenced or manipulated. Ultimately, I knew I was accountable to God and would have to answer to Him for my actions. Although the CDC held open meetings, there was still the impression no one knew what was going on. In response, we moved towards greater transparency. I tasked our Executive Director, Nichelle Bonaparte, with presenting our progress at the official church meetings.

There were a few lessons learned at this level as well. First, I learned initial support and exuberance does not equal full support. In order to ensure support stays consistent, I learned we must continue to emphasize the vision and impress upon the people the urgency of the call to ministry and service. Second, I learned misconceptions are difficult to unlearn. However, the hard work of listening and re-educating is necessary and appropriate. Third, I learned prayer is not only needed; it is essential to doing ministry in the church, the community, and the world.

Level III – Impact on Clients and Community

What was the overall impact of the Westover CDC on the clients and the community at large? We touched on some of our successes in chapter four. However, we will highlight those and others here for the purpose of pointing out challenges and gleaning lessons learned. In doing so, we will revisit the assessment template used in chapter three.

Westover CDC

Background

The Westover Community Development Corporation was established, as a 501c3 tax-exempt entity in March 2012. It is an external entity created under leadership of Rev. J.E. Edwards, Sr., the Senior Pastor of First Mount Zion Missionary Baptist Church in Charlotte, NC. The Westover CDC was an outgrowth of the Vision cast by Pastor Edwards when he was called to the church, as Pastor, in 2009. The goal was to create an entity which would be utilized to leverage the resources of the church to do ministry and missions in the local community.

Focus

The Westover CDC was created with three primary objectives in mind. The objectives included Workforce Development, Education and Enrichment, and Health and Nutrition Services. Again, the following is an excerpt from our Bylaws:

The purpose of the WCDC is to address the exaggerated needs of the community, in an effort to revitalize and/or stabilize their status within the current economic climate and conditions, including, but not limited to, the following:

- (a) Workforce development - providing education, training and empowerment to assist the unemployed and underemployed in re-engaging the workplace;
- (b) Education Enhancement and Enrichment - providing educational and tutorial services and programs to benefit individuals, including youth and the elderly;
- (c) Health and Nutrition Services - partnering with local, state, and federal agencies to extend healthcare and meet nutritional needs in low wealth communities³

Funding

The following is a general breakdown of the sources of funding in year one, year two, and year three.

	Year 1	Year 2	Year 3
Church/Faith Community	5%	2%	2%
Government Grants	50%	50%	70%
Private Donors/Foundations			5%
Individual Donors	10%	8%	5%
Partnerships/Banks	25%	35%	23%
Self-generated			

I must address the significant difference between our funding versus the funding of our case study entities. In each of our case studies, we noted a large percentage of their funding was the sponsoring church/faith organization. In the case of the Belmont CDC, they were dealing with real or fixed assets (i.e. buildings and land). Thus, they were able to leverage these assets with government and financial institutions. However, we fell short in making the investment as a church. Our percentages reflect the differences.

³ See Appendix B, *Westover Community Development Corporation Bylaws – March 2012*.

Outcomes

During the summer of 2012, we brought the Summer Feeding Program under the purview of the Westover CDC. In 2011, First Mount Zion had fed an average of 20-25 youth. In 2012, the CDC fed an average of 50-55 school-aged youth during the 11 week period between the school calendar years. We recruited church volunteers by asking each ministry to augment the kitchen staff for at least one week during the summer. The state government provided the meals, along with the drinks, plates and utensils. The church, by arrangement, provided the physical space for the activities.

In 2013, we expanded the Feeding Program to include breakfast and lunch. In addition, we provided an education component. We fed an average of 120 school-aged youth per day. In addition, we provided a math and reading module between the breakfast and lunch meals. Our teenaged youth served as volunteers to manage much of the activities. We also had some of our retired teachers to serve as educators. During this summer, we were able to provide shoes for over 60 students returning to school, through a grant given by an NBA Player.

In the fall of 2013, the CDC partnered with the National Baptist Convention USA, Inc. and the Friendship Missionary Baptist Church to host a Citywide Day of Service on our Campus. This Day of Service featured access to community organizations, public school representatives, police and firefighters, public and private health screenings, food, clothing drives, entertainment for children and youth, voter registration, communities of faith, social services, as well as advocacy groups. Local businesses also provided door prizes of free haircuts, manicures and pedicures, and other giveaways in support of our cause. At the end of the Day, we served more than 1500 clients in our community and the city at-large.

During the School Year 2013-2014, the WCDC adopted a public elementary school. We provided five volunteers for their “Lunch Buddy” program with matched students with mentors. In addition, we provided after-school tutoring services for students on our Campus. During this same period, we partnered with the Village HeartBEAT to provide quarterly blood pressure screenings for our congregation and community.

In the summer of 2014, the Summer Feeding Program provided meals for an average of 65-70 youth each day for the 11-week period. The educational component had to be scaled back due a smaller number of volunteers.

Lessons Learned

One lesson I learned was the importance of having pure motives in doing ministry. During the summer of 2013, the Finance Committee was somewhat passive-aggressive in their support the efforts of the CDC. One example of this was a problem with our public water fountain. When the water fountain broke, an independent decision was made by the Finance Committee to purchase bottled water for use in the Feeding Program. Afterwards, they attempted to bill the CDC for the costs. The invoice was rejected by the CDC since no such order received prior approval.

A second example of this was the response to the grant given by an NBA Player. After I presented a mock check during a Sunday Morning Worship Service, I was greeted by a member of the Finance Committee. I was informed the CDC would receive favorable financial support in the future. Several weeks later, I was questioned as to the whereabouts of the grant monies. I informed them the monies were allocated and used as directed by the grantor. In other words, the funds were used as earmarked. The individual was visibly upset and angered at my response, because they wrongly assumed and anticipated the money was

going to be handed over to the church. Needless to say, the CDC did not receive the aforementioned support.

A second lesson I learned was how unwise it is to attempt to abdicate the responsibility of the Christian disciple. If God has called us to action, it is irresponsible of us (as individuals and as a church body) to standby and allow others to do it on our behalf. Not only did our volunteer corps drop significantly in 2014, but the financial contributions to the church as well. What was more telling for the spiritual state of our church and ministry was the fact the leadership and officers of the church refused to tithe. The net result was the church waned in its support of the CDC effort – physically and fiscally. It called into question our level of spiritual maturity; both individually and corporately.

Conclusion

From the outset, the purpose of this project was to establish a CDC which would serve as an effective vessel in extending our resources and reach into the community. In so doing, we endeavored not to compromise the tenets of our faith or the stewardship responsibilities of God's people. It was our hope and prayer the CDC would equip our church and allow First Mount Zion to leverage its resources to impact Charlotte and the world as God directs.

Based on our observations and evaluation, I've concluded we have missed the mark in one significant area. Although, we successfully established a nonprofit, 501c3 tax-exempt entity named the Westover Community Development Corporation and made a significant impact in the lives of thousands in the City of Charlotte and our local community; yet, we were found lacking in our stewardship responsibilities. Nevertheless, I am thankful God still received the glory. Amen.

APPENDIX A

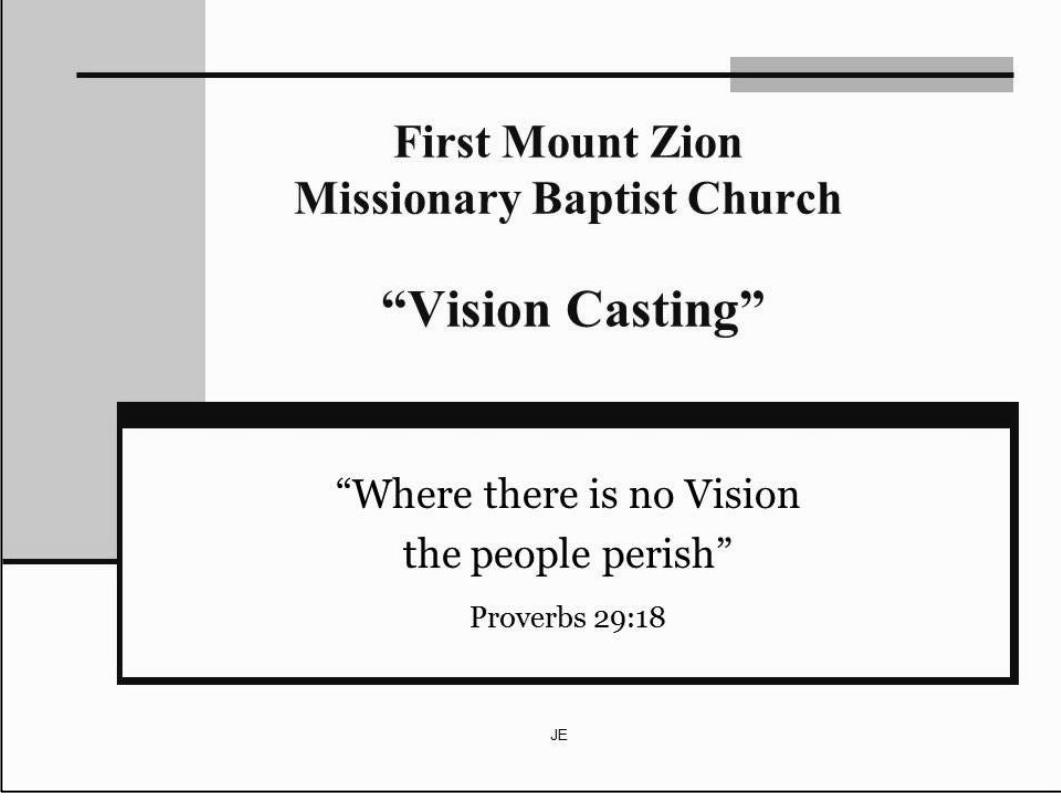
VISION CASTING PRESENTATION



CASTING OUR VISION

First Mount Zion
Missionary Baptist Church
1515 Remount Road
Charlotte, North Carolina 28208

JE



First Mount Zion Missionary Baptist Church

“Vision Casting”

“Where there is no Vision
the people perish”

Proverbs 29:18

JE

Vision Casting

Three (3) Foundational Passages:

- Matthew 28:19-20 “Go/Disciple”
- Acts 2:41-473 “Continue/Common”
- Ephesians 4:11-16 “Equip/Ministry”

JE

Vision Casting

- Where do we minister and serve?

Our Mission Field



JE

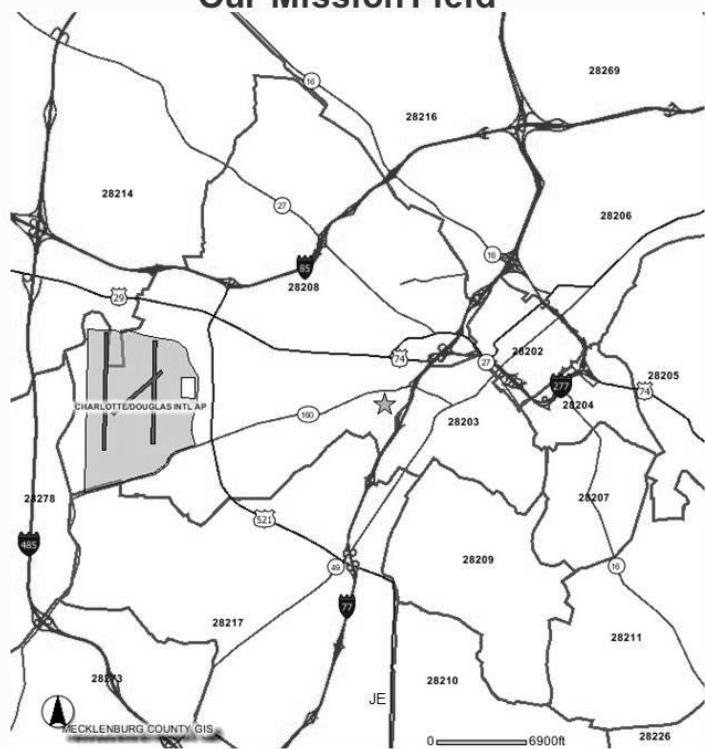
Vision Casting

Our Mission Field

(Acts 1:8)

JE

Our Mission Field



IQ BASIC FACTS

Vision Casting

	28208	28217	28216	28203	28206	U.S.
① Current Population	35,069	22,621	42,324	10,301	12,384	301 mil.
② Projected 5 Year Population Change	0.8%	9.8%	17.9%	4.1%	2%	4.6%
③ Largest Lifestyle Group	Ethnic & Urban Diversity	Ethnic & Urban Diversity	Middle American Families	Young & Coming	Ethnic & Urban Diversity	Middle American Families
④ Non-Anglo Population	88%	85%	62%	44%	96%	34%
⑤ Fastest Growing Racial/Ethnic Group	Hispanic & Latino	Hispanic & Latino	Hispanic & Latino	Hispanic & Latino	Hispanic & Latino	Hispanic & Latino
⑥ Households with No Faith Involvement	23%	27%	26%	29%	23%	35%
⑦ Average Age	34.0	34.0	36.4	38.1	32.8	37.3
⑧ Average Household Income	\$35,409	\$47,214	\$56,516	\$81,897	\$35,178	\$66,670
⑨ Single Parent Households	63%	46%	43%	51%	68%	30%
⑩ College Graduates	6%	13% JE	20%	44%	6%	24%

IQ GENERATIONAL FACTS

Vision Casting

	28208	28217	28216	28203	28206	U.S.
Percentage of Current Year Population by Birth Years:						
① Gen Z (born after 2001)	13.6%	12.7%	11.9%	9.9%	14.4%	9.4%
② Millennials (1982 to 2001)	29.6%	28.3%	28.2%	20.5%	30.0%	27.8%
③ Survivors (1961 to 1981)	30.6%	33.8%	29.7%	38.7%	31.8%	29.5%
④ Boomers (1943 to 1960)	18.2%	18.7%	20.1%	21.4%	17.1%	21.4%
⑤ Silents (1925 to 1942)	6.9%	5.9%	8.9%	8.0%	5.8%	9.7%
Percentage of Projected 5-Year Population:						
⑥ Gen Z (born after 2001)	21.6%	20.2%	19.0%	15.1%	22.3%	15.7%
⑦ Millennials (1982 to 2001)	26.5%	26.6%	25.4%	23.2%	27.4%	26.9%
⑧ Survivors (1961 to 1981)	29.6%	31.5%	29.6%	33.7%	30.2%	28.5%
⑨ Boomers (1943 to 1960)	16.5%	17.0%	18.7%	20.7%	15.4%	19.9%
⑩ Silents (1925 to 1942)	5.3%	4.4% JE	6.7%	6.7%	4.3%	7.5%

Vision Casting							
Percentage of Current Year Population:		28208	28217	28216	28203	28206	U.S.
1	Anglo	11.8%	15.2%	38.2%	55.8%	4.3%	65.9%
2	African-American	73.5%	51.4%	52.6%	39.1%	70.7%	12.1%
3	Hispanic / Latino	10.0%	27.4%	5.6%	2.6%	21.7%	14.9%
4	Asian	2.8%	3.8%	2.2%	1.0%	1.7%	4.4%
5	Native American/Other	2.0%	2.2%	1.5%	1.6%	1.6%	2.8%
Projected 5-Year Percentage Increase or Decrease:							
6	Anglo	- 28.3%	- 14.5%	+ 14.8%	+ 5.2%	- 21.2%	+ 0.1%
7	African-American	+ 1.4%	+ 4.2%	+ 15.3%	- 0.5%	- 5.3%	+ 5.7%
8	Hispanic / Latino	+ 28.7%	+ 31.1%	+ 49.9%	+ 36.6%	+ 27.0%	+ 18.4%
9	Asian	+ 5.1%	+ 24.6%	+ 40.4%	+ 18.2%	+ 0.3%	+ 17.8%
10	Native American/Other	+ 5.4%	+ 18.9% JE	+ 39.4%	+ 20.9%	+ 16.1%	+ 11.8%

Vision Casting							
		28208	28217	28216	28203	28206	U.S.
1	No Faith Involvement	23%	27%	26%	29%	23%	35%
2	Moderate Faith Involvement	29%	28%	29%	28%	29%	30%
3	Strong Faith Involvement	49%	45%	46%	42%	50%	35%
4	Preference for "Historic Christian" Tradition	88%	86%	86%	82%	88%	77%
5	Preference for a Non-Historic Christian Tradition	4%	4%	4%	5%	4%	8%
6	No Religious Affiliation Preference	10%	11%	11%	12%	11%	15%
7	Overall Faith Receptivity Level	Very High	Very High	Very High	Somewhat High	Very High	Average
8	Overall Church Program Preference Category	Spiritual Development	Recreation				
9	Overall Church Style Preference (Traditional vs Contemporary)	Both	Somewhat Contemporary	Both	Somewhat Traditional	Both	Both
10	Households Contributing \$500+ per yr to Churches	31%	33% JE	33%	31%	29%	31%

Vision Casting

Our Mission Field

(Acts 1:8)

JE

Vision Casting

Our Vision Statement

**Becoming a CommUnity of faith
equipped and engaged in building bridges
of hope connecting others to Jesus Christ**

(Ephesians 4:11-16)

JE

Vision Casting

Our Vision Statement

(Components)

CommUnity – together as one

Equipped – prepared for duty

Engaged – active in serving/ministering

Building bridges – help cross obstacles

Connecting – be a conduit or vessel

Jesus Christ – the Answer

JE

Vision Casting

Our Vision Statement

**Becoming a CommUnity of faith
equipped and engaged in building bridges
of hope connecting others to Jesus Christ**

(Ephesians 4:11-16)

JE

Vision Casting

- Where do we minister and serve?

Our Mission Field

- What are the needs?

Our Target



JE

Vision Casting

Our Target

(Luke 4:18)

JE

Vision Casting

Our Mission Statement

Based on the NEEDS of the Community

JE

Vision Casting

Our Mission Statement

“To proclaim and practice the Word of God in such a way that relationships are established, strongholds are broken, and the abundant life, in Jesus Christ, is realized”

(Matthew 28:19-20, Luke 4:18, John 10:10)

JE

Vision Casting

Our Mission Statement

(Components)

Proclaim – receiving and sharing

Practice – living and applying the Word

Word of God – Spirit-inspired guidance

Relationships – God and man

Strongholds – “exaggerated needs”

Abundant life – God’s purpose for us

JE

Vision Casting

Our Mission Statement

“To proclaim and practice the Word of God in such a way that relationships are established, strongholds are broken, and the abundant life, in Jesus Christ, is realized”

(Matthew 28:19-20, Luke 4:18, John 10:10)

JE

Vision Casting

NEEDS

“Relationships”

Jesus Christ

Mentoring

Spiritual

Parenting

Dating/Pre-Marital

Church

Marital/Family

Financial/Work

Social

JE

Vision Casting

NEEDS

“Strongholds”

Addictions

Poverty

Abandonment

Gangs

Homelessness

Debt

Health Issues

Unemployment

Abuse

JE

Vision Casting

NEEDS

“Abundant life”

Spiritual Develop. Networking Re-entry

Investments Retirement Job Skills

Self-Actualization Fulfillment Volunteering

JE

Vision Casting

- Where do we minister and serve?

Our Mission Field

- What are the needs?

Our Target

- What does ministry look like?

Our Gifts/Strategies



JE

Vision Casting

Our Gifts/Strategies

(1 Corinthians 12:18)

JE

Vision Casting

Our Gifts/Strategies

- **Exercising Our Gifts**
- **Developing Healthy Partnerships**
- **Leveraging of Resources**

(Examples of Jesus)

JE

Vision Casting

Our Gifts/Strategies

“Exercising Our Gifts”

Media Ministry Blood drives Foster Home Ministry

Foreign Missions Website Hosting

Nursing home visits Feeding Prison Visitation

USO Volunteer Publicity Liaison

VBS Canvassing Phone calls Witnessing

JE

Vision Casting

Our Gifts/Strategies

“Developing Healthy Partnerships”

Area Churches YMCA Foster Care Agencies

Angel Tree Neighborhood Schools

Missionaries Social Services Associations

Crop Walk News Media Outlets

Prison Fellowship Lott Carey Urban Restoration

JE

Vision Casting

Our Gifts/Strategies

“Leveraging of Resources”

Grants/Self-Help Internet Mobile Clinics

Crisis Assistance Corporate Donors

Charlotte Post Angel Food Store Prison Ministry

Senior Nutrition Programs Habitat For Humanity

Fishes & Loaves Tithing/Offering Retiring Debt

JE

Vision Casting

✓ **Our Mission Field**

✓ **Our Target**

✓ **Our Gifts/Strategies**

NOW WHAT?!



JE

Vision Casting

Your Assignment

“Missions IS Possible”

1. Schedule focused meetings with your auxiliary
2. Review Vision Casting presentation
3. Assess the “gift-edness” within your group
4. Brainstorm ideas for missions outreach
5. Narrow choices by discussing benefits/limitations
6. Make a decision on two to three options
7. Submit report to Deacons prior to Quarterly Meeting in April 2010 & implement missions outreach

JE

Vision Casting

Our Vision Statement

Becoming a CommUnity of faith
equipped and engaged in building bridges
of hope connecting others to Jesus Christ

(Ephesians 4:11-16)

Our Mission Statement

“To proclaim and practice the Word of God in
such a way that relationships are established,
strongholds are broken, and the abundant
life, in Jesus Christ, is realized”

(Matthew 28:19-20, Luke 4:18, John 10:10)

JE

APPENDIX B

BUSINESS CREATION DOCUMENTS

Westover CDC Bylaws

NC Secretary of State Filing

EIN Letter

**WESTOVER COMMUNITY DEVELOPMENT CORPORATION
BYLAWS**

March 2012

**ARTICLE I
CORPORATION**

Section 1:1. Corporate Name

The name of the Corporation is: Westover Community Development Corporation (the "Corporation"), a nonprofit corporation organized in the state of North Carolina.

Section 1:2. Corporate Office

The Corporation shall have and continuously maintain in North Carolina a registered office and may have other offices within or outside of North Carolina as the Board of Directors may from time to time determine.

Section 1:3. Registered Agent

The name of the Registered Agent shall be designated by the Board of Directors, provided that the Registered Agent must be a resident of North Carolina.

Section 1:4. Corporate Purposes

The Corporation is to operate exclusively for charitable, religious, and educational purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1986, as may be amended from time to time, or any corresponding provision of any future United States Internal Revenue Law (the "Code").

The purpose of the WCDC is to address the exaggerated needs of the community, in an effort to revitalize and/or stabilize their status within the current economic climate and conditions, including, but not limited to, the following:

- (a) Workforce development - providing education, training and empowerment to assist the unemployed and underemployed in re-engaging the workplace;
- (b) Education Enhancement and Enrichment - providing educational and tutorial services and programs to benefit individuals, including youth and the elderly;
- (c) Health and Nutrition Services – partnering with local, state, and federal agencies to extend healthcare and meet nutritional needs in low wealth communities
- (d) Any activities permitted by the State of North Carolina Nonprofit Corporation Act, as amended, properly related to the purposes of the Corporation set forth in its Articles of Incorporation; and

- (e) Such other purposes as from time to time may be adopted by the Members, consistent with the purposes of the Corporation set forth in its Articles of Incorporation.

Section 1:5. Not-for-Profit Organization

All of the assets and the earnings of the Corporation shall be used exclusively for charitable or educational purposes within the meaning of Section 501(c)(3) of the Code in the course of which operation:

- (a) No part of the net earnings of the Corporation shall inure to the benefit of, or be distributable to its Directors, officers, or other private persons, except that the Corporation shall be authorized and empowered to pay reasonable compensation for services rendered and to make payments and distributions in furtherance of the purposes set forth herein.
- (b) No substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting to influence legislation, and the Corporation shall not participate in, or intervene (including the publishing or distribution of statements), in any political campaign on behalf of or in opposition to any candidate for public office except as authorized under the Code.
- (c) Notwithstanding any other provisions contained herein, the Corporation shall not carry on any other activities not permitted to be carried on by a corporation exempt from tax under Section 501(c)(3) of the Code, or by a corporation, contributions to which are deductible under sections 170(c)(2), 2055(a)(2) and 2522(a)(2) of the Code.

ARTICLE II MEMBERS

The Corporation shall not have members. Its property, business, and affairs shall be managed by a Board of Directors in accordance with these Bylaws.

ARTICLE III BOARD OF DIRECTORS

Section 3:1. General Powers and Duties

Except as otherwise provided for in these Bylaws, the property, business, and affairs of the Corporation shall be managed by its Board of Directors (“Board”), and the Board may exercise all such powers of the Corporation as are authorized by law, by its Articles of Incorporation, and/or by these Bylaws, as may be amended from time to time. The Board’s responsibilities shall include, but not be limited to, the following: setting operational policies, making major decisions on program activities and investments, developing

corporate strategic plans, conducting project oversight, assisting with leveraging funds for the organization, and reflecting the interests and priorities of neighborhood residents.

Section 3:2. Qualifications, Number, Appointment, and Term of Office

- (a) Each Director shall be a natural person of full age. A Director need not be a citizen of the United States or a resident of North Carolina. Two-thirds of the Board members shall be members in good standing of the First Mount Zion Baptist Church of Charlotte, NC and one-third shall be from the neighboring community or community members at-large.
- (b) The Board shall consist of not more than nine persons. The maximum number of Directors may be increased or decrease from time to time by an amendment of these Bylaws, but no decrease in the number of Directors shall have the effect of shortening the term of any incumbent Director. The number of Directors shall never be fewer than three.
- (c) Terms of Office for Directors shall be three years, with an option to be appointed for an additional three-year period. The initial Board shall be appointed with three persons serving one year, three persons serving two years, and three persons serving three years, each with an option to be appointed for an additional three-year period. Directors may not serve more than two consecutive terms.
- (d) Board members shall be appointed by the Pastor of the First Mount Zion Missionary Baptist of Charlotte, NC Church. Any vacancy occurring on the Board of Directors and any Director position to be filled by reason of an increase in the number of Directors shall be appointed by the Pastor of the First Mount Zion Missionary Baptist Church of Charlotte, NC. A Director appointed to fill a vacancy shall be appointed for the unexpired term of his or her predecessor in office.
- (e) Directors shall not receive any stated salaries or compensation for their services, but by resolution of the Board of Directors, a fixed sum and expenses for attendance, if any, may be allowed for attendance at each regular, executive, or special meeting of the Board. Nothing herein contained shall be construed to preclude any Director from serving the Corporation in any other capacity and receiving compensation thereof by resolution of the Board.

Section 3:3. Meetings

- (a) The Board shall hold an annual meeting to elect officers and new Board members and to review and report on the annual progress of the Corporation and other business as may come before the Corporation.
- (b) The Board shall select other dates for regular meetings. The place and time of such regular meetings shall be determined by the Board.

- (c) Special meetings of the Board of Directors may be called by the Chairperson or by any five members of the Board.
- (d) Directors may participate in and act at any meeting of the Board through the use of a conference telephone or other communications equipment by means of which all persons participating in the meeting can communicate with each other. Participation in such meeting shall constitute attendance and presence in person at the meeting of the persons so participating.

Section 3:4. Resignations and Removal

- (a) Any Director may resign at any time by giving a written notice to the Chairperson or the Secretary of the Corporation. Such resignation shall take effect at the time specified therein, or if no time is so specified, immediately upon receipt by the Corporation.
- (b) Directors are expected to attend all meetings of the Board when reasonably able to do so. Three consecutive absences or a failure to attend during a calendar year at least 50% of the regular and special meetings of the Board shall constitute an automatic tender of resignation from the Board by such Director.
- (c) A Director may be removed by a two-thirds vote of the Board of Directors, whenever in its judgment the best interest of the Corporation will be served thereby.

Section 3:5. Quorum and Manner of Acting

- (a) A quorum for transacting any business at any meeting of the Board shall be four Directors of record. The act of a majority of the Directors present at any meeting at which there is a quorum shall be the act of the Board, unless otherwise required by the Corporation's Articles of Incorporation, the state of North Carolina, or these Bylaws, as may be amended from time to time. No Director may act by proxy on any matter.
- (b) Any action that may be taken at a meeting of the Board may be taken without a meeting if consent in writing, setting forth the action so taken, shall be signed by a majority of the Directors.
- (c) The following decisions shall require the approval of two-thirds of all Directors:
 - (i) amendment of the Articles of Incorporation or Bylaws of the Corporation;
 - (ii) dissolution or liquidation of the Corporation;
 - (iii) merger or consolidation of the Corporation;
 - (iv) conveyance, sale, or transfer of substantially all of the Corporation's assets; or
 - (v) removal of a Board member, for cause.

Section 3:6. Notice of Meetings

- (a) Notice stating the place, day, and hour of the meeting and, in the case of a special meeting, the purpose or purposes for which the meeting is called, shall be given in writing by personal delivery, facsimile transmission, or by mail to each Director no less than ten days before the date on which the meeting is to be held. If mailed, such notice shall be deemed to be delivered when deposited in the United States mail addressed to the Director at the address as shown in the records of the Corporation, and with postage thereon prepaid.
- (b) Notice may be waived in writing by any Director either before or after the meeting. Attendance at any meeting by a Director shall be deemed to be a waiver of notice unless the Director attends to object to the transaction of business because the meeting is not lawfully convened.

ARTICLE IV OFFICERS

Section 4:1. Officers

The Senior Pastor of the First Mount Zion Missionary Baptist Church of Charlotte, NC will serve perpetually as the Chairperson of the Board of Director with no term limit.

The Board shall elect a Vice-Chairperson, a Secretary, and Treasurer from among the Directors. The Board may elect other officers and assistant officers and assistant officers from among the Directors as may be deemed necessary.

Section 4:2. Election and Term of Office

The officers of the Corporation shall be elected every two years at the annual meeting of the Board, or as soon as possible thereafter. No officer other than the Chairperson may serve more than two consecutive terms. Election or appointment of an officer or agent shall not of itself create any contract rights in the officer or agent.

Section 4:3. Chairperson

The Chairperson of the Corporation shall preside at meetings of the Board and the Executive Committee. The Chairperson's vote shall govern in tie votes. The Chairperson shall perform all duties incident to the office thereof, and have such other authority and duties as are delegated by these Bylaws or as may be delegated from time to time by the Board.

Section 4:4. Vice-Chairperson

The Vice-Chairperson of the Corporation shall perform all the duties of the Chairperson in the absence or inability of the Chairperson to act. The Vice-Chairperson shall perform such other duties as from time to time may be assigned to him or her by the Chairperson or by the Board of Directors.

Section 4:5. Secretary

The Secretary of the Corporation shall keep the minutes of the meetings of the Board and assure that notice of all meetings is duly given in accordance with these Bylaws. The Secretary shall have the authority to sign all documents authorized by the Board, certify these Bylaws, resolutions of the Board and committees thereof, and other documents of the Corporation as true and correct copies thereof. The Secretary shall have custody of all minutes and legal documents, and maintain a register of all Directors with addresses. The Secretary will in general perform all duties incident to the office of the Secretary and such other duties as from time to time may be assigned to him or her by the Chairperson or by the Board of Directors.

Section 4:6. Treasurer

The Treasurer of the Corporation shall be responsible for the safekeeping of all funds and securities of the Corporation, shall keep a full and accurate account of receipts and expenditures, and shall make disbursements in accordance with the approved budget, as authorized by the Board. The Treasurer shall present financial reports to the board when requested and shall make a full financial report at the annual meeting. The Corporation shall obtain a bond for the faithful discharge of the Treasurer's duties, in such sum and with such surety or sureties as the Board of Directors shall determine.

Section 4:7. Resignations and Removal

Any officer may resign at any time by giving written notice to the Chairperson or the Secretary of the Corporation, and unless otherwise specified therein, the acceptance of such resignation shall not be necessary to make it effective. Any officer may be removed by the Board whenever in its sole judgment the best interests of the Corporation are served thereby.

Section 4:8. Vacancies

A vacancy in any office may be filled for the unexpired portion of the term in the same manner as provided for the original election.

ARTICLE V COMMITTEES

Section 5:1. General

The standing committees of the Corporation shall be the Executive Committee and the Finance Committee. The Chairperson and/or the Board may provide for such other committees or other bodies as they shall deem appropriate. The Board may delegate to such committees or bodies such duties and powers from time to time as it shall deem necessary or desirable; except as otherwise provided herein, the Chairperson shall appoint all committee members and the chairpersons of all committees.

Section 5:2. Executive Committee

The Executive Committee shall be composed of the officers of the Corporation and one member at large. The Chairperson of the Board shall chair the Executive Committee. The Executive Committee shall be empowered to act on behalf of the Board of Directors in between Board meetings, and shall perform such other duties and functions as may be assigned by the Board.

Section 5:3. Finance Committee

The Treasurer of the Board shall chair the Finance Committee. The Committee shall be responsible for presenting an annual budget for approval by the Board, attaining audit reports and disclosures, providing management recommendations, and making recommendations to the Board on financial matters.

ARTICLE VI INDEMNIFICATION OF DIRECTORS AND OFFICERS

The Corporation shall indemnify the Board members and Officers of the Corporation against any liability they may actually or reasonably incur based on their connection with any proceeding in which they are acting in an official capacity as a Board member or Officer of the Corporation, except in instances in which the Board member or Officer is found to be liable for negligence or misconduct in the performance of a duty of the Corporation.

ARTICLE VII FISCAL AND FIDUCIARY MATTERS

Section 7:1. Fiscal Year

The fiscal year of the Corporation shall be the calendar year.

Section 7:2. Contracts and Loans

- (a) Except as otherwise provided by laws of the state of North Carolina, the Board may authorize any officer or agent to enter into any contract or to execute or deliver any instrument on behalf of the Corporation.
- (b) No loans shall be contracted on behalf of the Corporation and no evidences of indebtedness shall be issued in its name unless authorized by a resolution of the Board and as limited by these Bylaws. No loan shall be granted to any officer or Director of the Corporation.

- (c) Except as otherwise required by law, the affixation of the corporate seal shall not be necessary to the valid execution, assignment, or endorsement by the Corporation of any instrument in writing.
- (d) All checks, drafts, or other orders for the payment of money, notes, or other evidences of indebtedness issued in the name of the Corporation shall be signed or endorsed by the Treasurer and one other Board member, to be selected by the Chairperson of the Board.
- (e) The Corporation shall keep correct and complete books and records of account and minutes of the proceedings of its Board. All books and records of the Corporation shall be kept at the Corporation's principal office.
- (f) Each Director and officer of the Corporation stands in a fiduciary relationship with the Corporation and is required to perform his or her duties in good faith, in the best interests of the Corporation, and with reasonable care. Any transaction or arrangement between a Director or officer and the Corporation must be carefully examined to avoid a conflict of interest.

ARTICLE VIII **DISSOLUTION OF CORPORATION**

The Board of Directors, by a vote of two-thirds of the total membership of the Board, may elect to dissolve the Corporation and terminate operations. Should the Corporation cease to operate as a duly recognized corporation in the state of North Carolina, assets of the Corporation shall be distributed on the following basis:

- (a) All property deeded to the Corporation by the First Mount Zion Missionary Baptist Church of Charlotte, NC Church for development, rehabilitation, or management by the Corporation shall automatically return to the control and ownership of the Church, provided that it maintains its status as a nonprofit and/or 501(c)(3) organization under the Internal Revenue Code.
- (b) The First Mount Zion Missionary Baptist Church of Charlotte shall have first right of refusal to purchase any other properties or assets of the Corporation at fair market value, based upon an independent appraisal of said property. The First Mount Zion Missionary Baptist Church of Charlotte, NC Church shall exercise this right-of-refusal within a period not to exceed ninety days from a vote of the Board of Directors of the Corporation to terminate the Corporation.
- (c) All properties and assets of the Corporation that are not transferred to the First Mount Zion Missionary Baptist Church of Charlotte, NC shall be disposed of in a manner that is consistent with the requirements for nonprofit charitable corporations by the state of North Carolina and the United States Internal Revenue Code.

State of North Carolina
Department of the Secretary of State

SOSID: 1252007
Date Filed: 3/29/2012 10:40:00 AM
Elaine F. Marshall
North Carolina Secretary of State
C201208600361

**ARTICLES OF INCORPORATION
NONPROFIT CORPORATION**

Pursuant to §55A-2-02 of the General Statutes of North Carolina, the undersigned corporation does hereby submit these Articles of Incorporation for the purpose of forming a nonprofit corporation.

1. The name of the corporation is: WESTOVER COMMUNITY DEVELOPMENT CORPORATION
2. (Check only if applicable.) The corporation is a charitable or religious corporation as defined in NCGS §55A-1-40(4).
3. The street address and county of the initial registered office of the corporation is:
Number and Street 1515 REMOUNT RD
City, State, Zip Code CHARLOTTE, NC 28208 County MECKLENBURG
4. The mailing address *if different from the street address* of the initial registered office is:

5. The name of the initial registered agent is:
JONATHAN E. EDWARDS, SR.
6. The name and address of each incorporator is as follows: JONATHAN E. EDWARDS, SR - 1815 KINGSTON DR,
GASTONIA, NC 28052

7. (Check either a or b below.)
a. The corporation will have members.
b. The corporation will not have members.
8. Attached are provisions regarding the distribution of the corporation's assets upon its dissolution.
9. Any other provisions which the corporation elects to include are attached.
10. The street address and county of the principal office of the corporation is:
Number and Street 1515 REMOUNT RD
City, State, Zip Code CHARLOTTE, NC 28208 County MECKLENBURG
11. The mailing address *if different from the street address* of the principal office is:

12. These articles will be effective upon filing, unless a later time and/or date is specified: _____

This is the 23rd day of MARCH, 20 12.

WESTOVER COMMUNITY DEVELOPMENT CORPORATION

Jonathan E. Edwards, Sr.

Signature of Incorporator INCORPORATOR

JONATHAN E. EDWARDS, SR.

Type or print Incorporator's name and title, if any

NOTES:

1. Filing fee is \$60. This document must be filed with the Secretary of State.

Revised January 2000

Form N-01

CORPORATIONS DIVISION

P. O. BOX 29622

RALEIGH, NC 27626-0622

**STATEMENT CONCERNING
DISSOLUTION OF CORPORATION**

The Board of Directors, by a vote of two-thirds of the total membership of the Board, may elect to dissolve the Corporation and terminate operations. Should the Corporation cease to operate as a duly recognized corporation in the state of North Carolina, assets of the Corporation shall be distributed on the following basis:

- (a) All property deeded to the Corporation by the First Mount Zion Missionary Baptist Church of Charlotte, NC Church for development, rehabilitation, or management by the Corporation shall automatically return to the control and ownership of the Church, provided that it maintains its status as a nonprofit and/or 501(c)(3) organization under the Internal Revenue Code.
- (b) The First Mount Zion Missionary Baptist Church of Charlotte shall have first right of refusal to purchase any other properties or assets of the Corporation at fair market value, based upon an independent appraisal of said property. The First Mount Zion Missionary Baptist Church of Charlotte, NC Church shall exercise this right-of-refusal within a period not to exceed ninety days from a vote of the Board of Directors of the Corporation to terminate the Corporation.
- (c) All properties and assets of the Corporation that are not transferred to the First Mount Zion Missionary Baptist Church of Charlotte, NC shall be disposed of in a manner that is consistent with the requirements for nonprofit charitable corporations by the state of North Carolina and the United States Internal Revenue Code.

 IRS DEPARTMENT OF THE TREASURY
INTERNAL REVENUE SERVICE
CINCINNATI OH 45999-0023

Date of this notice: 04-03-2012

Employer Identification Number:
45-4958403

Form: SS-4

Number of this notice: CP 575 E

WESTOVER COMMUNITY DEVELOPMENT
CORPORATION
8 JE EDWARDS SR
1515 REMOUNT RD
CHARLOTTE, NC 28208

For assistance you may call us at:
1-800-829-4933

IF YOU WRITE, ATTACH THE
STUB AT THE END OF THIS NOTICE.

WE ASSIGNED YOU AN EMPLOYER IDENTIFICATION NUMBER

Thank you for applying for an Employer Identification Number (EIN). We assigned you EIN 45-4958403. This EIN will identify you, your business accounts, tax returns, and documents, even if you have no employees. Please keep this notice in your permanent records.

When filing tax documents, payments, and related correspondence, it is very important that you use your EIN and complete name and address exactly as shown above. Any variation may cause a delay in processing, result in incorrect information in your account, or even cause you to be assigned more than one EIN. If the information is not correct as shown above, please make the correction using the attached tear off stub and return it to us.

Assigning an EIN does not grant tax-exempt status to non-profit organizations. Publication 557, *Tax Exempt Status for Your Organization*, has details on the application process, as well as information on returns you may need to file. To apply for formal recognition of tax-exempt status, most organizations will need to complete either Form 1023, *Application for Recognition of Exemption Under Section 501(c)(3) of the Internal Revenue Code*, or Form 1024, *Application for Recognition of Exemption Under Section 501(a)*. Submit the completed form, all applicable attachments, and the required user fee to:

Internal Revenue Service
PO Box 12192
Covington, KY 41012-0192

The Pension Protection Act of 2006 contains numerous changes to the tax law provisions affecting tax-exempt organizations, including an annual electronic notification requirement (Form 990-N) for organizations not required to file an annual information return (Form 990 or Form 990-EZ). Additionally, if you are required to file an annual information return, you may be required to file it electronically. Please refer to the Charities & Non-Profits page at www.irs.gov for the most current information on your filing requirements and on provisions of the Pension Protection Act of 2006 that may affect you.

To obtain tax forms and publications, including those referenced in this notice, visit our Web site at www.irs.gov. If you do not have access to the Internet, call 1-800-829-3676 (TTY/TDD 1-800-829-4059) or visit your local IRS office.

IMPORTANT REMINDERS:

- * Keep a copy of this notice in your permanent records. **This notice is issued only one time and the IRS will not be able to generate a duplicate copy for you.**
- * Use this EIN and your name exactly as they appear at the top of this notice on all your federal tax forms.
- * Refer to this EIN on your tax-related correspondence and documents.
- * Provide future officers of your organization with a copy of this notice.

If you have questions about your EIN, you can call us at the phone number or write to us at the address shown at the top of this notice. If you write, please tear off the stub at the bottom of this notice and send it along with your letter. If you do not need to write us, do not complete and return the stub. Thank you for your cooperation.

Keep this part for your records.

CP 575 E (Rev. 7-2007)

Return this part with any correspondence
so we may identify your account. Please
correct any errors in your name or address.

CP 575 E

9999999999

Your Telephone Number Best Time to Call DATE OF THIS NOTICE: 04-03-2012
() - EMPLOYER IDENTIFICATION NUMBER: 45-4958403

FORM: SS-4 NOBOD

INTERNAL REVENUE SERVICE
CINCINNATI OH 45999-0023
████████████████████████████████

WESTOVER COMMUNITY DEVELOPMENT
CORPORATION
8 JE EDWARDS SR
1515 REMOUNT RD
CHARLOTTE, NC 28208

APPENDIX C

IRS STATUS LETTERS

Pending Status

Approval Status

 IRS Department of the Treasury
Internal Revenue Service
P.O. BOX 2508
CINCINNATI OH 45201

In reply refer to: 99999999999
Oct. 22, 2012 LTR 3367C S0
45-4958403 000000 00
00024231
BODC: TE

WESTOVER COMMUNITY DEVELOPMENT
CORPORATION
C/O JE EDWARDS SR
1515 REMOUNT RD
CHARLOTTE NC 28208

018463

Employer Identification Number: 45-4958403
Tax Form: 1023
Document Locator Number: 17053-284-34703-2
For assistance, call: 1-877-829-5500

Dear Applicant,

We received your application for exemption from Federal income tax and your user fee payment.

During the initial review process, applications for exemption are separated into three groups:

1. Those that can be processed immediately based on information submitted,
2. Those that need minor additional information to be resolved, and
3. Those that require additional development.

If your application falls in the first group or second group, you will receive your determination letter stating that you are exempt from Federal income tax or a request for information via phone, fax, or letter. If your application falls within the third group, you will be contacted when your application has been assigned to an Exempt Organizations specialist for technical review. You can expect to be contacted within approximately 90 days from the date of this notice.

IRS does not issue "tax exempt numbers" or "tax exempt certificates" for state or local sales or income taxes. If you need exemption from these taxes, contact your state or local tax offices.

General information about the application process and tax-exemption can be found by visiting our website, www.irs.gov/eo. If you are unable to locate the information needed, you may call our toll free number shown above Monday through Friday. When communicating with us, please refer to the employer identification number and document locator number shown above.

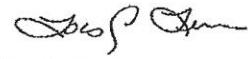
Sign up for Exempt Organizations' EO Update, a regular e-mail newsletter that highlights new information posted on the Charities pages of irs.gov. To subscribe, go to www.irs.gov/eo and click on "EO Newsletter."

9999999999
Oct. 22, 2012 LTR 3367C S0
45-4958403 000000 00
00024232

WESTOVER COMMUNITY DEVELOPMENT
CORPORATION
C/O JE EDWARDS SR
1515 REMOUNT RD
CHARLOTTE NC 28208

For other general information, tax forms, and publications, visit
www.irs.gov

Sincerely yours,



Lois G. Lerner
Director, Exempt Organizations

INTERNAL REVENUE SERVICE
P. O. BOX 2508
CINCINNATI, OH 45201

DEPARTMENT OF THE TREASURY

Date: FEB 12 2014

WESTOVER COMMUNITY DEVELOPMENT
CORPORATION
C/O JE EDWARDS SR
1515 REMOUNT RD
CHARLOTTE, NC 28208

Employer Identification Number:
45-4958403
DLN:
17053284347032
Contact Person:
HARRY J DAMRON ID# 31499
Contact Telephone Number:
(877) 829-5500

Accounting Period Ending:
December 31
Public Charity Status:
170(b)(1)(A)(vi)
Form 990 Required:
Yes
Effective Date of Exemption:
March 29, 2012
Contribution Deductibility:
Yes
Addendum Applies:
No

Dear Applicant:

We are pleased to inform you that upon review of your application for tax exempt status we have determined that you are exempt from Federal income tax under section 501(c)(3) of the Internal Revenue Code. Contributions to you are deductible under section 170 of the Code. You are also qualified to receive tax deductible bequests, devises, transfers or gifts under section 2055, 2106 or 2522 of the Code. Because this letter could help resolve any questions regarding your exempt status, you should keep it in your permanent records.

Organizations exempt under section 501(c)(3) of the Code are further classified as either public charities or private foundations. We determined that you are a public charity under the Code section(s) listed in the heading of this letter.

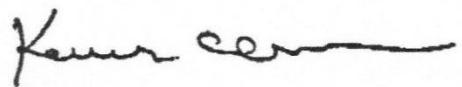
Please see enclosed Publication 4221-PC, Compliance Guide for 501(c)(3) Public Charities, for some helpful information about your responsibilities as an exempt organization.

Letter 947

- 2 -

WESTOVER COMMUNITY DEVELOPMENT

Sincerely,



Director, Exempt Organizations

Enclosure: Publication 4221-PC

Letter 947

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